

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
SHERYL HARDING and MILTON CYNTJE,

Plaintiff,

-against-

THE AUTOMOBILE INSURANCE COMPANY  
OF HARTFORD, CONNECTICUT,

Defendant.  
-----X

2007 CIV 8344 (SAS)

RESPONSE TO  
PLAINTIFFS' DEMAND  
FOR PRODUCTION OF  
DOCUMENTS AND  
THINGS

Pursuant to Rule 34 of the Federal Rules of Civil Procedure, Defendant, THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, (hereinafter referred to as "AICHC"), by its attorneys, SPEYER & PERLBERG, LLP, 115 Broadhollow Road, Suite 250, Melville, New York 11747, hereby replies and provides this production of documents in response to Plaintiffs' Demand for Production of Documents and Things, dated January 22, 2008, as follows:

### **PRELIMINARY STATEMENT**

AICHC responds to Plaintiffs' Demand for Production of Documents and Things without waiving, without intending to waive, and expressly preserving:

1. All objections as to competency, relevancy, materiality, privilege and admissibility of the responses and the subject matter thereof as evidence for any purpose in any further proceeding in this action (including the trial of the action) and in any other action;

2. The right to object to the use of any such responses, or the subject matter thereof, on any ground in any further proceeding of this action (including the trial of this action) and in any other action;

3. The right to object on any ground at any time to a demand or a request for further responses to plaintiffs' demands or any other interrogatories or document requests or other discovery proceedings involving or relating to the subject matter of this controversy;

4. The right at any time to revise, correct, add to, supplement or clarify any of the responses contained herein; and

5. In the event any documents have been exchanged or disclosed informally or are inadvertently produced by AICHC, which fall within the attorney-client and/or attorney work product privileges, or within the categories of "Confidential" or "Restricted" as designated by AICHC pursuant to a protective order entered in this matter, AICHC shall not be deemed to have waived its right to claim privilege as to any such document or the information contained therein, or its right to designate the document or the information contained therein as "Confidential" or "Restricted", or its right to assert the attorney-client or attorney work product privileges, or its right to assert the designation of "Confidential" or "Restricted" as to any other matter which arises during the course of this litigation or in the course of any subsequent proceeding.

#### **GENERAL OBJECTIONS**

A. AICHC objects to those requests that seek material or information prepared by or developed at the direction of counsel to the extent that it is protected and

privileged as attorney-client communication and/or attorney work product. This objection hereinafter will be referred to as the "Privilege Objection".

B. AICHC objects to those requests that seek information irrelevant to the issues in this case and not reasonably calculated to lead to the discovery of admissible evidence. This objection hereinafter will be referred to as the "Relevancy Objection".

C. AICHC objects to those requests that call for information that is unreasonably cumulative or duplicative, or can be obtained from some other source that is more convenient, less burdensome, or less expensive. This objection hereinafter will be referred to as the "Cumulative Objection".

D. AICHC objects to those requests that call for information that the party seeking discovery has had ample opportunity to obtain by discovery in the action. This objection hereinafter will be referred to as the "Ample Opportunity Objection".

E. AICHC objects to those requests for which the burden or expense of the proposed discovery outweighs its likely benefit, considering the needs of the case, the amount in controversy, the parties' resources, the importance of the issues at stake in the action, and the importance of the discovery in resolving the issues. This objection hereinafter will be referred to as the "Undue Burden Objection".

F. AICHC objects to those requests that fail to describe with reasonable particularity each item or category of items to be inspected. This objection hereinafter will be referred to as the "Particularity Objection."

## **DOCUMENTS DEMANDED AND AICHC'S RESPONSES**

### **Demand**

1. Entire underwriting file prepared and maintained in connection with the subject insurance policy, including but not limited to said policy, the file folder(s), correspondence, memos, computer notes, file conference memos, written statements, diagrams, expert's reports, copies of checks in payment of any aspect of underwriting, or cost, reports of any administrative or municipal agency, any underwriting survey or report concerning the subject property, any photographs of the subject premises, applications for insurance, prior claims history, if any, declarations pages and any and all endorsements, policy forms, cancellation notices, finance agreements, FSI forms, and photo inspection forms contained in said file.

### **Response**

1. AICHC asserts the Relevancy, Undue Burden and Particularity Objections to the request for production of demanded items that are not specifically addressed in this Response. Without waiving these objections, see insurance policies annexed as Exhibit A to AICHC's Rule 26 Initial Disclosure Statement, dated January 18, 2008 (hereinafter referred to as "Rule 26 Disclosure"); underwriting survey report marked as part of Company's "Exhibit 22" at plaintiffs' November 3, 2006 examination under oath; photographs marked as part of Company's "Exhibit 22" at plaintiffs' November 3, 2006 examination under oath; see applications for insurance annexed as Rule 26 Disclosure

“Exhibit B”; declarations pages, endorsements and policy forms annexed as Rule 26 Disclosure “Exhibit A”.

**Demand**

2. The application for the subject insurance policy.

**Response**

2. See applications for insurance annexed as Rule 26 Disclosure “Exhibit B”.

**Demand**

3. All agency agreements between the Defendant, the Defendant’s parent company, and any agents who participated in the issuance of the subject policy in the case at bar.

**Response**

3. AICHHC asserts the Relevancy, Undue Burden and Particularity Objections to this request.

**Demand**

4. All written underwriting guidelines in effect at the time of the issuance of the subject policy, including those writings contained in any computer notes.

**Response**

4. AICHHC asserts the Relevancy and Undue Burden Objections to this request: Without waiving these objections, see Rule 26 Disclosure “Exhibit C”.

**Demand**

5. Entire claims file prepared and maintained in connection with the subject claim, including but not limited to the file folder(s), correspondence, memos, computer


notes, reserve notations, file conference memos, written statements, transcripts of oral statements, diagrams, expert's reports, copies of checks in the payment of any aspect of the claim or cost of the claim investigation, reports of any administrative or municipal agency, adjustor's reports, investigator's reports, log notes, diary entries, photographs and witness statements.

**Response**

5. AICHC asserts the Relevancy, Undue Burden and Particularity Objections to the request for production of those items not specifically addressed in this Response. Without waiving these objections, see "Exhibit 1" annexed hereto, correspondence, computer notes, expert's reports, adjustor's reports, investigator's reports, log notes, and witness statements annexed as Rule 26 Disclosure Exhibit B, as well as copies of exhibits to plaintiffs' examinations under oath, which were previously produced to plaintiffs. AICHC will provide an audio copy of the oral statement of Michael Belgrave at plaintiffs' expense. In the alternative, and upon written notice, AICHC will provide a typed transcript of the audio recording to be prepared at plaintiffs' expense.

Dated: Melville, NY  
February 13, 2008

Yours, etc.  
SPEYER & PERLBERG, LLP

By:   
Marie E. Garele (MG-1217)  
Attorneys for Defendant  
115 Broadhollow Road, Suite 250  
Melville, NY 11747  
(631) 673-6670  
Our File No.: 06-0174

TO: WILKOFISKY, FRIEDMAN, KAREL  
& CUMMINS  
Attorneys for Plaintiffs  
299 Broadway, Suite 1700  
New York, NY 10007  
(212) 285-0510

EXHIBIT 1



STPAUL  
TRAVELERS  
Investigative Services  
10 Bellis Road  
C. Box 9093  
Shelie, NY 11747-9093

Belgrave

Here is the <sup>Tape</sup> statement  
from Belgrave on the Harding  
train # WP25304.

[REDACTED]

Ken Ciang  
STU

AFO: 877

Policy Ins Name: SHERYL HARDING & MILTON CYNTJE  
 Policy Ins Addr: 2421 BUCK ST  
 BRONX NY 10461  
 Date of Loss: 09/05/2006

Policy #: 0CDT81 - 977255040 - 633 - 1  
 Form #: HO-3 - (12/86) - Special Form  
 Policy Period: 11/18/2005 to 11/18/2006  
 Policy Status: 61  
 Policy Source: TAP Home - Safari - R/T  
 Company: AAI - THE AUTOMOBILE INSURANCE COMPANY OF HART  
 Market: RP - RETAIL PROPERTY  
 PL Service Office: 021  
 Agent: WALSH-DUFFIELD CO INC  
 Addl Insured: None  
 Mortgagee: SBC MORTGAGE CORP INC. USA  
 PO BOX 4598 , BUFFALO NY 14240  
 Second Mortgagee: HSBC MORTGAGE CORP USA ISAOA  
 PO BOX 4012 , BUFFALO NY 14240  
 Misc Info: None

I ISAOA

2421 BUCK ST  
 BRONX

Cat Code: Cause Of Loss Code: 00053

Code	Coverage Description	Limits	Ded
			1000
AE	ADDITIONAL EXPENSE	00087600	
B	BUILDING	00292000	
OS	OTHER STRUCTURES	00029200	
PPR	PERSONAL PROP REPLACE	00204400	

58171 - (07-00) - SPECIAL WINDSTORM DEDUCTIBLE (5%)  
 56512 NY - (02-98) - ADDITIONAL REPLACEMENT COST PROTECTION FOR  
 56494 NY - (06-91) - CONTENTS REPLACEMENT/REPAIR COST COVERAGE  
 55621 NY - (08-99) - HOMEOWNERS ADDITIONAL COVERAGE  
 HA-300 NY - (11-03) - SPECIAL PROVISIONS, NEW YORK  
 58064 NY - (08-99) - VALUE ADDED PACKAGE  
 HA-390 NY - (12-02) - WORKERS COMPENSATION AND EMPLOYERS LIABILITY

SPECI

Policy Name: SHERYL HARDING & MILTON CYNTJE  
Policy Addr: 2421 BUCK ST  
BRONX NY 10461  
Policy Id: 0CDT81-977255040-633 -1  
Cat Code: Zone: Severity:  
Cause Of Loss Code: 00053  
SGC:

Market: RP RETAIL PROPERTY  
Company: AAI THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT  
Date/Time of Loss: 09/05/2006  
Date/Time Notice Received: 09/06/2006 11:31  
File Status: Active 09/06/2006  
Last Activity: 09/06/2006  
CONTACT INFORMATION

-----  
Name: SHERYL HARDING  
Addr: 2783 BARKLEY  
BRONX NY 10465  
Home Phone: (718) 319-0318  
Call Time(H):  
Bus Phone: (###) ###-####  
Call Time(W):  
Cell Phone: (646) 765-6538  
Email:  
Pager: (###) ###-#### EXT  
Fax: (###) ###-####

ADDITIONAL CONTACT INFO

-----  
Name: SHERYL HARDING  
Home Phone: (718) 319-0318  
Bus Phone: (###) ###-#### EXT  
Cell Phone: (646) 765-6538  
Email:  
Pager: (###) ###-#### EXT  
Contact Where:  
Contact When:  
Comments:

DOA: THE UNIT ABOVE THE INSURED'S UNIT WAS VANDALIZED AND WATER W  
AS LEFT RUNNING CAUSING WATER DAMAGE TO THE FLOORS, WALLS, C

CLAIMANT LISTING  
Case 1:07-cv-08344-SAS Document 17 Filed 02/13/2008 Page 12 of 77  
Claim Number: HP25304 C K FR  
Insured: SHERYL HARDING  
Claim Handler: FSE - FRANK SERINO (800) 987-4735  
Supervisor: JA - JIM ARXER (631) 577-7623

Insd 001 SHERYL HARDING  
Active 2421 BUCK ST BRONX NY 10461  
F/H: FSE Res Phone: (718) 319-0318 Bus Phone: (###) ###-####



## Fax

From the Desk of Marcia Lipinski

Company: Walsh Insurance Group

Phone: (716) 853-3820 ext. 7329

Fax: (716) 847-1360

To: Frank Serino

Company: Travelers/Claims

Phone: ( ) -

Fax: (866) 243-8125

Pages: 4

Date: 9/7/06 09:19:32 AM

Subject: Sheryl Harding

Message: Per our phone conversation attached is the signed Travelers Homeowners Application that you requested

*Copy to  
the application  
that has owner's  
marked.*

**Standard Report - Main Street Home****ESTIMATE-4134876**

Travelers Insurance

**General Information**

Policy Number:	ESTIMATE-4134876	Policy Type:	
Estimate Expiration Date:	9/8/2007		
Insured Name:	sherl harding milton cyntje		
Property Address:	2421 buck st bronx, NY 10461	Mailing Address:	2783 barkley ave bronx, NY 10465
Effective Date:	9/13/2006	Renewal Date:	9/13/2007
		Value Basis	Reconstruction
Repl. Cost Coverage:	N	# of Families:	2
Created By:	C272FSE	Last Updated By:	C272FSE
Profile Owned By:	C272FSE		

**Valuation Totals Summary**

Cost Data As Of 05/2006

**Coverage A**

<b>Subtotal \$</b>	<b>\$412,328</b>
Debris Removal	\$20,616
<b>Total Insurable Reconstruction Cost</b>	<b>\$432,944</b>

**Building Description**

	<b>Main Home</b>
Year Built	1945
Construction Type	Standard
Style	Row House Center
Number of Stories	2
Total Living Area	2200 Square Feet
Basement	100%
Basement Type	Below Grade
Basement Finished	70%
Basement Finish Type	Standard

**Inspection Results**

ID:	8600121	Contact Info:	None
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**Materials****Heating & Cooling****Heating**

Heating, Gas	100%
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**Materials (continued)****Attached Structures*****Porches, Breezeways & Decks***

Open Porch, Square Feet	280SF
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**Exterior Walls**

Brick on Frame	100%
Siding, Vinyl	100%

**Roof**

Built-Up/Tar and Gravel	100%
Shingles, Asphalt/Fiberglass	100%

**Kitchens & Baths*****Kitchens***

Kitchen, Builder's Grade	3Cnt
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***Baths***

Full Bath, Builder's Grade	3Cnt
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**Partition Walls**

Drywall	10%
Plaster	90%

**Wall Finish**

Paint	100%
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**Ceiling Finish**

Drywall	20%
Plaster	80%

**Floor Finish**

Carpet, Acrylic/Nylon	26%
Hardwood	62%
Tile, Ceramic	4%
Vinyl	8%

**Disclaimer**

MS/B costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates that are not to be considered a detailed quantity survey. Copyright © 2006 Marshall & Swift / Boeckh, LLC and its licensors.





OLD Estimate  
DOL  
JF

**ServiceMASTER Professional****Clean**

PO BOX 564307  
College Point NY 11356  
718-461-4357  
718-939-5462 Fax  
Tax ID: 11-3569074

Insured: Cheryl Harding

Home: (718) 319-0318

Property: 2421 Buck Street  
Bronx, NY 10461

Claim Rep.: Frank Serino

Estimator: Alexandra Fajardo

Claim Number	Policy Number	Type of Loss	Deductible
UPZ5304		Water Damage	\$0.00

## Dates:

Date of Loss:	09/06/2006	Date Received:	09/06/2006
Date Inspected:	09/06/2006	Date Entered:	09/07/2006

Price List: NYMN4S6C  
Restoration/Service/Remodel

Estimate: CHERYLHARDING

Received on 9/6/06 at 11:30am. Spoke to insured on 9/6/06 at 11:45am. Scheduled to be out on site on 9/6/06 at 1:00pm. On site for EMS on 9/6/06 at 1:30pm.

DOL: 9/6/06 CAUSE OF LOSS: Vandalism of clogged toilets and sinks on 2nd floor flooded 1st floor and basement. Carpet affected in Basement. Ceilings, floors and Walls all affected. Plaster walls. Visible mold was found in the Basement

Thank you for choosing ServiceMaster professional Cleaning of College Point. Inc.

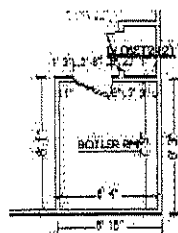
**ServiceMASTER** Servicemaster Professional

Clean

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College Point NY 11356  
718-461-4357  
718-939-5462 Fax  
Tax ID: 11-3569074

**CHERYLHARDING****Area Items: CHERYLHARDING**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Air mover (per 24 hour period) - No monitoring	135.00 EA	0.00	24.20	3,267.00
We had 15 Air movers from Sep.07 to Sep.19. We charged for 9 days				
Dehumidifier (per 24 hour period) - No monitoring	54.00 EA	0.00	43.00	2,322.00
We had 6 DH from Sep.07 to Sep.19. We charged for 6 days.				
Add for HEPA filter (for negative air exhaust fan - Large)	24.00 EA	0.00	208.31	4,999.44
we had 1 neg. air for 12 days , than we had 3 clean air for 9 days , but we only charge for 12 days total				
Equipment setup, take down, and monitoring (hourly charge)	8.00 HR	0.00	41.88	335.04
Dumpster load - Approx. 30 yards, 5-7 tons of debris	3.00 EA	875.00	0.00	2,625.00
Add for personal protective equipment (hazardous cleanup)	30.00 EA	0.00	10.90	327.00
Cleaning Remediation Technician	128.00 HR	0.00	41.88	5,360.64
Containment Barrier/Airlock/Decon. Chamber	200.00 SF	0.00	0.63	126.00
<b>Area Items Total: CHERYLHARDING</b>				<b>19,362.12</b>

**Basement****Room: BOILER RM****Ceiling Height: 8'**

225.33 SF Walls	49.08 SF Ceiling
274.42 SF Walls & Ceiling	49.08 SF Floor
5.45 SY Flooring	28.17 LF Floor Perimeter
28.17 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	229.62 SF	0.63	0.00	144.66
Remove Batt insulation - 6" - R19	49.08 SF	0.34	0.00	16.69
Apply anti-microbial agent	49.08 SF	0.00	0.23	11.29
Clean floor	49.08 SF	0.00	0.33	16.20

**MOLD REMEDIATION**

CHERYLHARDING

12/06/2006 Page: 2

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Clean**Servicemaster Professional**PO BOX 564307  
College Point NY 11356  
718-461-4357  
718-939-5462 Fax  
Tax ID: 11-3569074

## CONTINUED - BOILER RM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
HEPA Vacuuming - Detailed - (PER SF)	274.42 SF	0.00	0.70	192.09
Sand wood	49.08 SF	0.00	4.16	204.17
Paint the ceiling - two coats	49.08 SF	0.00	0.84	41.23
Apply anti-microbial agent	274.42 SF	0.00	0.23	63.12
Apply anti-microbial agent	49.08 SF	0.00	0.23	11.29
Room Totals: BOILER RM				700.74



## Room: KITCHEN

Ceiling Height: 8'

285.65 SF Walls	111.89 SF Ceiling
397.54 SF Walls & Ceiling	111.89 SF Floor
12.43 SY Flooring	34.91 LF Floor Perimeter
39.66 LF Ceil. Perimeter	

Missing Wall:	1 - 7'8" X 8'0"	Opens into MAIN	Goes to Floor/Ceiling
Missing Wall:	1 - 4'9" X 6'8"	Opens into MAIN	Goes to Floor

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	61.60 SF	0.82	0.00	50.51
Tear out wet drywall, cleanup, bag for disposal	397.54 SF	0.63	0.00	250.45
Remove Batt insulation - 6" - R19	111.89 SF	0.34	0.00	38.04
Cabinetry - lower (base) units - Detach & reset	5.00 LF	0.00	68.47	342.35
Cabinetry - upper (wall) units - Detach & reset	5.00 LF	0.00	58.55	292.75
Apply anti-microbial agent	111.89 SF	0.00	0.23	25.73

CHERYLHARDING

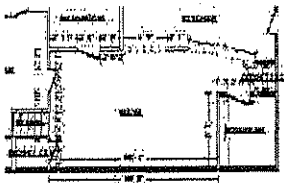
12/06/2006 Page: 3

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 718-461-4357  
 718-939-5462 Fax  
 Tax ID:11-3569074

## CONTINUED - KITCHEN

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Clean floor	111.89 SF	0.00	0.33	36.92
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	397.54 SF	0.00	0.70	278.28
Sand wood	111.89 SF	0.00	4.16	465.46
Paint the ceiling - two coats	111.89 SF	0.00	0.84	93.99
Apply anti-microbial agent	397.54 SF	0.00	0.23	91.43
Apply anti-microbial agent	111.89 SF	0.00	0.23	25.73
Room Totals: KITCHEN				1,991.64

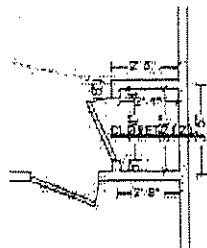


## Room: MAIN

Ceiling Height: 8'

440.32 SF Walls	247.80 SF Ceiling
688.12 SF Walls & Ceiling	247.80 SF Floor
27.53 SY Flooring	54.25 LF Floor Perimeter
59.00 LF Ceil. Perimeter	

Missing Wall:	1 - 7'8" X 8'0"	Opens into KITCHEN	Goes to Floor/Ceiling
Missing Wall:	1 - 4'9" X 6'8"	Opens into KITCHEN	Goes to Floor
Missing Wall:	1 - 2'6" X 17'0"	Opens into STAIRS	Goes to Floor/Ceiling



## Subroom 2: CLOSET2

Ceiling Height: 8'

82.67 SF Walls	6.42 SF Ceiling
89.09 SF Walls & Ceiling	6.42 SF Floor
0.71 SY Flooring	10.33 LF Floor Perimeter
10.33 LF Ceil. Perimeter	

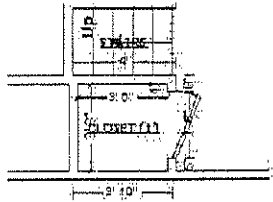
CHERYLHARDING

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Tax ID: 11-3569074

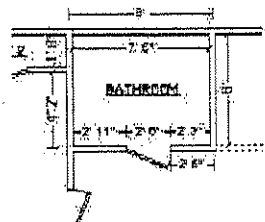


## Subroom 1: CLOSET

Ceiling Height: 8'

108.02 SF Walls	11.38 SF Ceiling
119.40 SF Walls & Ceiling	11.38 SF Floor
1.26 SY Flooring	13.50 LF Floor Perimeter
13.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	896.60 SF	0.63	0.00	564.86
Remove Batt insulation - 6" - R19	265.60 SF	0.34	0.00	90.30
Apply anti-microbial agent	265.60 SF	0.00	0.23	61.09
Clean floor	265.60 SF	0.00	0.33	87.65
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	896.60 SF	0.00	0.70	627.62
Sand wood	265.60 SF	0.00	4.16	1,104.90
Paint the ceiling - two coats	265.60 SF	0.00	0.84	223.10
Apply anti-microbial agent	896.60 SF	0.00	0.23	206.22
Apply anti-microbial agent	265.60 SF	0.00	0.23	61.09
Room Totals: MAIN				3,026.83



## Room: BATHROOM

Ceiling Height: 8'

218.68 SF Walls	46.00 SF Ceiling
264.69 SF Walls & Ceiling	46.00 SF Floor
5.11 SY Flooring	27.34 LF Floor Perimeter
27.34 LF Ceil. Perimeter	

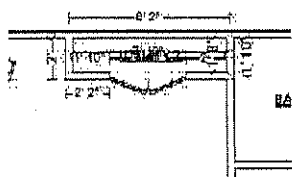
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	264.69 SF	0.63	0.00	166.75
Remove Batt insulation - 6" - R19	46.00 SF	0.34	0.00	15.64
Apply anti-microbial agent	46.00 SF	0.00	0.23	10.58
Clean floor	46.00 SF	0.00	0.33	15.18
CHERYLHARDING				12/06/2006 Page: 5

**Servicemaster Professional**

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Tax ID: 11-3569074

**CONTINUED - BATHROOM**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	264.69 SF	0.00	0.70	185.28
Sand wood	46.00 SF	0.00	4.16	191.36
Paint the ceiling - two coats	46.00 SF	0.00	0.84	38.64
Apply anti-microbial agent	264.69 SF	0.00	0.23	60.88
Apply anti-microbial agent	46.00 SF	0.00	0.23	10.58
Room Totals: BATHROOM				694.89

**Room: UTILITY 2****Ceiling Height: 8'**

152.00 SF Walls	13.06 SF Ceiling
165.06 SF Walls & Ceiling	13.06 SF Floor
1.45 SY Flooring	19.00 LF Floor Perimeter
19.00 LF Ceil. Perimeter	

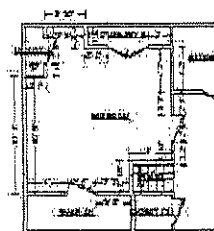
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	165.06 SF	0.63	0.00	103.99
Remove Batt insulation - 6" - R19	13.06 SF	0.34	0.00	4.44
Apply anti-microbial agent	13.06 SF	0.00	0.23	3.00
Clean floor	13.06 SF	0.00	0.33	4.31
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	165.06 SF	0.00	0.70	115.54
Sand wood	13.06 SF	0.00	4.16	54.33
Paint the ceiling - two coats	13.06 SF	0.00	0.84	10.97
Apply anti-microbial agent	165.06 SF	0.00	0.23	37.96
Apply anti-microbial agent	13.06 SF	0.00	0.23	3.00

**Servicemaster Professional**

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## CONTINUED - UTILITY 2

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: UTILITY 2				337.54



## Room: BEDROOM

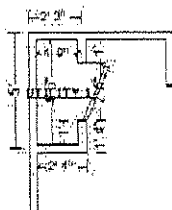
Ceiling Height: 8'

469.34 SF Walls	176.54 SF Ceiling
645.88 SF Walls & Ceiling	176.54 SF Floor
19.62 SY Flooring	58.67 LF Floor Perimeter
58.67 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	645.88 SF	0.63	0.00	406.90
Remove Batt insulation - 6" - R19	176.54 SF	0.34	0.00	60.02
Apply anti-microbial agent	176.54 SF	0.00	0.23	40.60
Clean floor	176.54 SF	0.00	0.33	58.26
<b><u>MOLD REMEDIATION</u></b>				
HEPA Vacuuming - Detailed - (PER SF)	645.88 SF	0.00	0.70	452.12
Sand wood	176.54 SF	0.00	4.16	734.41
Paint the ceiling - two coats	176.54 SF	0.00	0.84	148.29
Apply anti-microbial agent	645.88 SF	0.00	0.23	148.55
Apply anti-microbial agent	176.54 SF	0.00	0.23	40.60
Room Totals: BEDROOM				2,089.75

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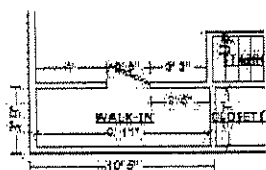
**Room: UTILITY 1**

Ceiling Height: 8'

100.00 SF Walls  
107.88 SF Walls & Ceiling  
0.88 SY Flooring  
12.50 LF Ceil. Perimeter

7.88 SF Ceiling  
7.88 SF Floor  
12.50 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	107.88 SF	0.63	0.00	67.96
Remove Batt insulation - 6" - R19	7.88 SF	0.34	0.00	2.68
Apply anti-microbial agent	7.88 SF	0.00	0.23	1.81
Clean floor	7.88 SF	0.00	0.33	2.60
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	107.88 SF	0.00	0.70	75.52
Sand wood	7.88 SF	0.00	4.16	32.78
Paint the ceiling - two coats	7.88 SF	0.00	0.84	6.62
Apply anti-microbial agent	107.88 SF	0.00	0.23	24.81
Apply anti-microbial agent	7.88 SF	0.00	0.23	1.81
<b>Room Totals: UTILITY 1</b>				<b>216.59</b>



**Room: WALK-IN**

Ceiling Height: 8'

210.66 SF Walls  
242.89 SF Walls & Ceiling  
3.58 SY Flooring  
26.33 LF Ceil. Perimeter

32.23 SF Ceiling  
32.23 SF Floor  
26.33 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	242.89 SF	0.63	0.00	153.02
Remove Batt insulation - 6" - R19	32.23 SF	0.34	0.00	10.96
Apply anti-microbial agent	32.23 SF	0.00	0.23	7.41
Clean floor	32.23 SF	0.00	0.33	10.64
<b>CHERYLHARDING</b>				<b>12/06/2006 Page: 8</b>

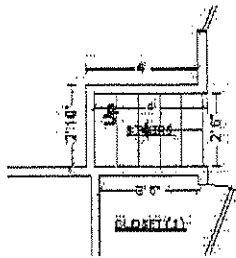


**Servicemaster Professional****Clean**

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## CONTINUED - WALK-IN

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	242.89 SF	0.00	0.70	170.02
Sand wood	32.23 SF	0.00	4.16	134.08
Paint the ceiling - two coats	32.23 SF	0.00	0.84	27.07
Apply anti-microbial agent	242.89 SF	0.00	0.23	55.86
Apply anti-microbial agent	32.23 SF	0.00	0.23	7.41
Room Totals: WALK-IN				576.47

**Room: STAIRS**

Ceiling Height: 17'

115.87 SF Walls	9.59 SF Ceiling
125.45 SF Walls & Ceiling	33.11 SF Floor
3.68 SY Flooring	20.41 LF Floor Perimeter
7.67 LF Ceil. Perimeter	

Missing Wall: 1 - 2'6" X 17'0"

Opens into MAIN

Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	125.45 SF	0.63	0.00	79.03
Tear out wet non-salvageable carpet, cut/bag - black water	33.11 SF	0.44	0.00	14.57
Apply anti-microbial agent	33.11 SF	0.00	0.23	7.62
Clean floor	33.11 SF	0.00	0.33	10.93

**MOLD REMEDIATION**

HEPA Vacuuming - Detailed - (PER SF)	125.45 SF	0.00	0.70	87.82
Sand wood	9.59 SF	0.00	4.16	39.89

CHERYLHARDING

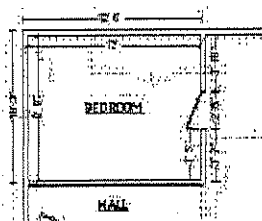
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**CONTINUED - STAIRS**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Paint the ceiling - two coats	9.59 SF	0.00	0.84	8.06
Apply anti-microbial agent	125.45 SF	0.00	0.23	28.85
Apply anti-microbial agent	33.11 SF	0.00	0.23	7.62
Room Totals: STAIRS				284.39
Area Items Total: Basement				9,918.84

**First Floor****Room: BEDROOM****Ceiling Height: 8'**

348.00 SF Walls	117.00 SF Ceiling
465.00 SF Walls & Ceiling	117.00 SF Floor
13.00 SY Flooring	43.50 LF Floor Perimeter
43.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	465.00 SF	0.82	0.00	381.30
Remove Batt insulation - 6" - R19	175.20 SF	0.34	0.00	59.57
Tear out non-salv wood flr & bag for disposal	58.50 SF	2.49	0.00	145.67
Apply anti-microbial agent	117.00 SF	0.00	0.23	26.91
Clean floor	117.00 SF	0.00	0.33	38.61
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	465.00 SF	0.00	0.70	325.50
Sand wood	465.00 SF	0.00	4.16	1,934.40
Paint the walls and ceiling - two coats	465.00 SF	0.00	0.84	390.60
Apply anti-microbial agent	465.00 SF	0.00	0.23	106.95
Apply anti-microbial agent	117.00 SF	0.00	0.23	26.91

CHERYLHARDING

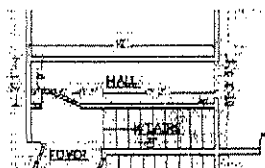
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**CONTINUED - BEDROOM**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: BEDROOM				3,436.42

**Room: HALL**

Ceiling Height: 8'

219.89 SF Walls	33.00 SF Ceiling
252.89 SF Walls & Ceiling	33.00 SF Floor
3.67 SY Flooring	27.08 LF Floor Perimeter
29.50 LF Ceil. Perimeter	

Missing Wall: 1 - 2'5" X 6'8"

Opens into LIVING

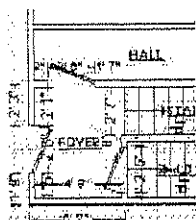
Goes to Floor

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	105.00 SF	0.82	0.00	86.10
Tear out non-salv wood flr & bag for disposal	33.00 SF	2.49	0.00	82.17
Apply anti-microbial agent	33.00 SF	0.00	0.23	7.59
Clean floor	33.00 SF	0.00	0.33	10.89
<b><u>MOLD REMEDIATION</u></b>				
HEPA Vacuuming - Detailed - (PER SF)	105.00 SF	0.00	0.70	73.50
Sand wood	105.00 SF	0.00	4.16	436.80
Paint more than the ceiling - two coats	105.00 SF	0.00	0.84	88.20
Apply anti-microbial agent	42.80 SF	0.00	0.23	9.84
Apply anti-microbial agent	33.00 SF	0.00	0.23	7.59
Room Totals: HALL				802.68



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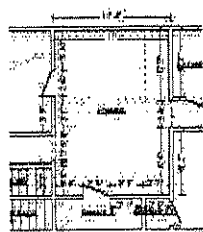


## Room: FOYER

Ceiling Height: 8'

151.34 SF Walls	28.43 SF Ceiling
179.77 SF Walls & Ceiling	28.43 SF Floor
3.16 SY Flooring	18.92 LF Floor Perimeter
18.92 LF Ceil. Perimeter	

Missing Wall:	1 - 2'7" X 17'0"	Opens into STAIRS	Goes to Floor/Ceiling	
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	28.00 SF	0.00	0.23	6.44
Clean floor	28.00 SF	0.00	0.33	9.24
Apply anti-microbial agent	28.00 SF	0.00	0.23	6.44
Room Totals: FOYER				22.12



## Room: LIVING

Ceiling Height: 8'

390.56 SF Walls	173.69 SF Ceiling
564.26 SF Walls & Ceiling	173.69 SF Floor
19.30 SY Flooring	48.42 LF Floor Perimeter
50.83 LF Ceil. Perimeter	

Missing Wall:	1 - 2'8" X 8'0"	Opens into KITCHEN	Goes to Floor/Ceiling	
Missing Wall:	1 - 2'5" X 6'8"	Opens into HALL	Goes to Floor	
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	564.26 SF	0.82	0.00	462.69
Remove Batt insulation - 6" - R19	88.00 SF	0.34	0.00	29.92
Tear out non-salv wood flr & bag for disposal	173.69 SF	2.49	0.00	432.49

CHERYLHARDING

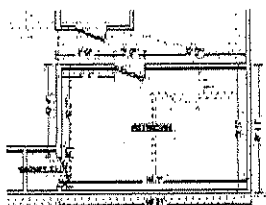
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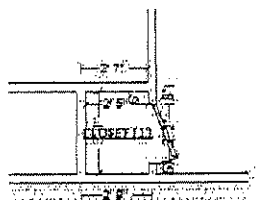
**CONTINUED - LIVING**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	173.69 SF	0.00	0.23	39.95
Clean floor	173.69 SF	0.00	0.33	57.32
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	564.26 SF	0.00	0.70	394.98
Sand wood	564.26 SF	0.00	4.16	2,347.32
Paint the walls and ceiling - two coats	564.26 SF	0.00	0.84	473.98
Apply anti-microbial agent	564.26 SF	0.00	0.23	129.78
Apply anti-microbial agent	173.69 SF	0.00	0.23	39.95
Room Totals: LIVING				4,408.38

**Room: MSTRBDRM**

Ceiling Height: 8'

391.97 SF Walls	142.02 SF Ceiling
533.99 SF Walls & Ceiling	142.02 SF Floor
15.78 SY Flooring	49.00 LF Floor Perimeter
49.00 LF Ceil. Perimeter	

**Subroom 1: CLOSET**

Ceiling Height: 8'

88.02 SF Walls	7.45 SF Ceiling
95.47 SF Walls & Ceiling	7.45 SF Floor
0.83 SY Flooring	11.00 LF Floor Perimeter
11.00 LF Ceil. Perimeter	

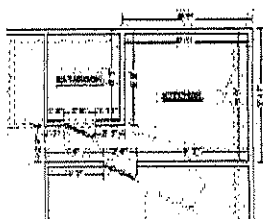
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	508.66 SF	0.82	0.00	417.10
Remove Batt insulation - 6" - R19	76.00 SF	0.34	0.00	25.84

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## CONTINUED - MSTRBDRM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out non-salv wood flr & bag for disposal	149.47 SF	2.49	0.00	372.18
Apply anti-microbial agent	149.47 SF	0.00	0.23	34.38
Clean floor	149.47 SF	0.00	0.33	49.33
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	629.46 SF	0.00	0.70	440.62
Sand wood	508.66 SF	0.00	4.16	2,116.03
Paint part of the walls and ceiling - two coats	508.66 SF	0.00	0.84	427.27
Apply anti-microbial agent	629.46 SF	0.00	0.23	144.78
Apply anti-microbial agent	149.47 SF	0.00	0.23	34.38
Room Totals: MSTRBDRM				4,061.91



## Room: KITCHEN

Ceiling Height: 8'

375.92 SF Walls	102.03 SF Ceiling
477.94 SF Walls & Ceiling	102.03 SF Floor
11.34 SY Flooring	46.99 LF Floor Perimeter
46.99 LF Ceil. Perimeter	

Missing Wall: 1 - 2'8" X 8'0"

Opens into LIVING

Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	477.94 SF	0.82	0.00	391.91
Remove Batt insulation - 6" - R19	76.80 SF	0.34	0.00	26.11
Tear out non-salvageable vinyl, cut & bag for disposal	102.03 SF	0.96	0.00	97.95

CHERYLHARDING

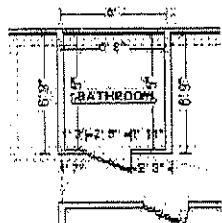
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**CONTINUED - KITCHEN**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Cabinetry - lower (base) units - Detach & reset	5.90 LF	0.00	68.47	403.97
Cabinetry - upper (wall) units - Detach & reset	6.00 LF	0.00	58.55	351.30
Apply anti-microbial agent	102.03 SF	0.00	0.23	23.47
Clean floor	102.03 SF	0.00	0.33	33.67
<b><u>MOLD REMEDIATION</u></b>				
HEPA Vacuuming - Detailed - (PER SF)	477.94 SF	0.00	0.70	334.56
Sand wood	477.94 SF	0.00	4.16	1,988.23
Paint the walls and ceiling - two coats	477.94 SF	0.00	0.84	401.47
Apply anti-microbial agent	477.94 SF	0.00	0.23	109.93
Apply anti-microbial agent	102.03 SF	0.00	0.23	23.47
Room Totals: KITCHEN				4,186.04

**Room: BATHROOM**

Ceiling Height: 8'

193.10 SF Walls	36.36 SF Ceiling
229.46 SF Walls & Ceiling	36.36 SF Floor
4.04 SY Flooring	24.14 LF Floor Perimeter
24.14 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	229.46 SF	0.82	0.00	188.16
Remove Batt insulation - 6" - R19	46.40 SF	0.34	0.00	15.78
Remove Ceramic tile	0.00 SF			Pending
Apply anti-microbial agent	36.36 SF	0.00	0.23	8.36
Clean floor	36.36 SF	0.00	0.33	12.00

**MOLD REMEDIATION**

CHERYLHARDING

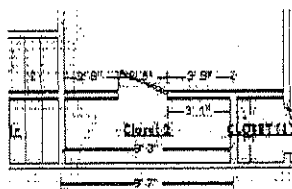
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**CONTINUED - BATHROOM**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
HEPA Vacuuming - Detailed - (PER SF)	229.46 SF	0.00	0.70	160.62
Sand wood	229.46 SF	0.00	4.16	954.55
Paint the walls and ceiling - two coats	229.46 SF	0.00	0.84	192.75
Apply anti-microbial agent	229.46 SF	0.00	0.23	52.78
Apply anti-microbial agent	36.36 SF	0.00	0.23	8.36
Room Totals: BATHROOM				1,593.36

**Room: Closet 2****Ceiling Height: 8'**

181.33 SF Walls	25.44 SF Ceiling
206.77 SF Walls & Ceiling	25.44 SF Floor
2.83 SY Flooring	22.67 LF Floor Perimeter
22.67 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	206.77 SF	0.82	0.00	169.55
Tear out non-salv wood flr & bag for disposal	12.72 SF	2.49	0.00	31.67
Apply anti-microbial agent	25.44 SF	0.00	0.23	5.85
Clean floor	25.44 SF	0.00	0.33	8.40
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	206.77 SF	0.00	0.70	144.74
Sand wood	25.44 SF	0.00	4.16	105.83
Paint the ceiling - two coats	25.44 SF	0.00	0.84	21.37
Apply anti-microbial agent	206.77 SF	0.00	0.23	47.56
Apply anti-microbial agent	25.44 SF	0.00	0.23	5.85
Room Totals: Closet 2				540.82

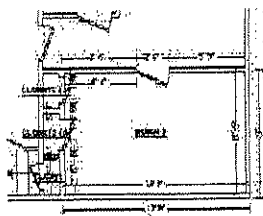


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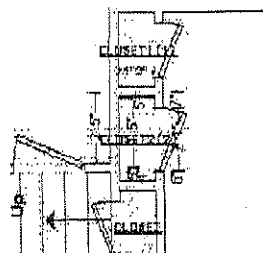
Area Items Total: First Floor

19,051.73

**Second Floor****Room: BDRM 3**

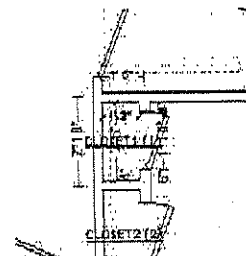
Ceiling Height: 8'

348.01 SF Walls	112.63 SF Ceiling
460.63 SF Walls & Ceiling	112.63 SF Floor
12.51 SY Flooring	43.50 LF Floor Perimeter
43.50 LF Ceil. Perimeter	

**Subroom 2: CLOSET2**

Ceiling Height: 8'

65.34 SF Walls	3.54 SF Ceiling
68.88 SF Walls & Ceiling	3.54 SF Floor
0.39 SY Flooring	8.17 LF Floor Perimeter
8.17 LF Ceil. Perimeter	

**Subroom 1: CLOSET1**

Ceiling Height: 8'

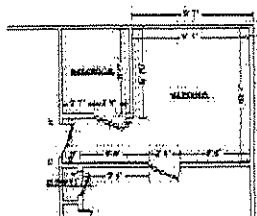
59.99 SF Walls	3.13 SF Ceiling
63.12 SF Walls & Ceiling	3.13 SF Floor
0.35 SY Flooring	7.50 LF Floor Perimeter
7.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	119.29 SF	0.00	0.23	27.44
Clean floor	119.29 SF	0.00	0.33	39.37
Room Totals: BDRM 3				66.81



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## Room: KITCHEN

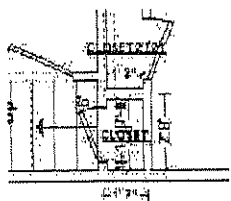
Ceiling Height: 8'

402.67 SF Walls	113.99 SF Ceiling
516.66 SF Walls & Ceiling	113.99 SF Floor
12.67 SY Flooring	50.33 LF Floor Perimeter
50.33 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Cabinetry - lower (base) units - Detach & reset	6.00 LF	0.00	68.47	410.82
Remove Two coat plaster (no lath)	28.00 SF	0.82	0.00	22.96
Apply anti-microbial agent	113.99 SF	0.00	0.23	26.22
Clean floor	113.99 SF	0.00	0.33	37.62

Room Totals: KITCHEN

497.62



## Room: CLOSET

Ceiling Height: 8'

60.00 SF Walls	3.13 SF Ceiling
63.13 SF Walls & Ceiling	3.13 SF Floor
0.35 SY Flooring	7.50 LF Floor Perimeter
7.50 LF Ceil. Perimeter	

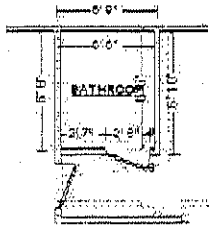
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	3.13 SF	0.00	0.23	0.72
Clean floor	3.13 SF	0.00	0.33	1.03

Room Totals: CLOSET

1.75

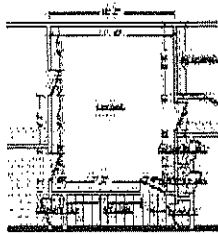
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**Room: BATHROOM****Ceiling Height: 8'**

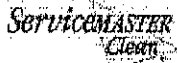
190.66 SF Walls	35.21 SF Ceiling
225.87 SF Walls & Ceiling	35.21 SF Floor
3.91 SY Flooring	23.83 LF Floor Perimeter
23.83 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	35.21 SF	0.00	0.23	8.10
Clean floor	35.21 SF	0.00	0.33	11.62
Room Totals: BATHROOM				19.72

**Room: LIVING****Ceiling Height: 8'**

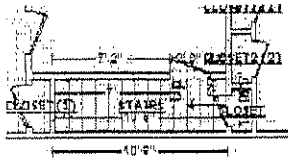
441.00 SF Walls	186.10 SF Ceiling
627.10 SF Walls & Ceiling	186.10 SF Floor
20.68 SY Flooring	55.13 LF Floor Perimeter
55.13 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out non-salv wood flr & bag for disposal	186.10 SF	2.49	0.00	463.39
Apply anti-microbial agent	186.10 SF	0.00	0.23	42.80
Clean floor	186.10 SF	0.00	0.33	61.41
Room Totals: LIVING				567.60



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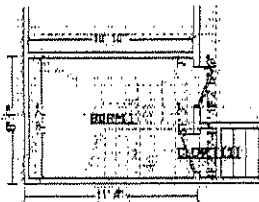


### Room: STAIRS

Ceiling Height: 17'

321.43 SF Walls	32.36 SF Ceiling
353.79 SF Walls & Ceiling	63.65 SF Floor
7.07 SY Flooring	30.64 LF Floor Perimeter
23.94 LF Ceil. Perimeter	

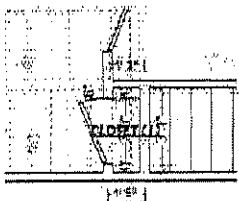
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	26.10 SF	0.82	0.00	21.40
Ceiling and one wall were removed				
Tear out wet non-salvageable carpet, cut & bag for disp.	32.36 SF	0.39	0.00	12.62
Apply anti-microbial agent	32.36 SF	0.00	0.23	7.44
Clean floor	32.36 SF	0.00	0.33	10.68
Room Totals: STAIRS				52.14



### Room: BDRM 1

Ceiling Height: 8'

294.67 SF Walls	82.16 SF Ceiling
376.83 SF Walls & Ceiling	82.16 SF Floor
9.13 SY Flooring	36.83 LF Floor Perimeter
36.83 LF Ceil. Perimeter	



### Subroom 1: CLOSET

Ceiling Height: 8'

67.05 SF Walls	3.34 SF Ceiling
70.39 SF Walls & Ceiling	3.34 SF Floor
0.37 SY Flooring	8.38 LF Floor Perimeter
8.38 LF Ceil. Perimeter	

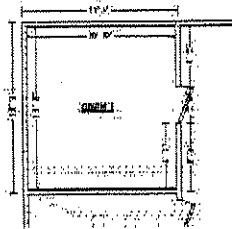
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	85.50 SF	0.00	0.23	19.67
Clean floor	85.50 SF	0.00	0.33	28.22

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## CONTINUED - BDRM 1

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: BDRM 1				47.89



## Room: BDRM 2

Ceiling Height: 8'

353.34 SF Walls	121.88 SF Ceiling
475.22 SF Walls & Ceiling	121.88 SF Floor
13.54 SY Flooring	44.17 LF Floor Perimeter
44.17 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	121.88 SF	0.00	0.23	28.03
Clean floor	121.88 SF	0.00	0.33	40.22
Room Totals: BDRM 2				68.25
Area Items Total: Second Floor				1,321.78
Line Item Totals: CHERYLHARDING				49,654.47

**Grand Total Areas:**

7,672.53 SF Walls	2,113.96 SF Ceiling	9,786.49 SF Walls and Ceiling
2,167.53 SF Floor	240.84 SY Flooring	956.98 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	949.77 LF Ceil. Perimeter
2,302.33 Floor Area	2,335.34 Total Area	8,187.11 Interior Wall Area
2,998.77 Exterior Wall Area	354.50 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

CHERYLHARDING

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---

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**Summary for Water Damage**

Line Item Total				49,654.47
Total Tax(Rep-Maint)	@	8.375% x	49,654.47	4158.56
Replacement Cost Value				53,813.03
Net Claim				<u>53,813.03</u>

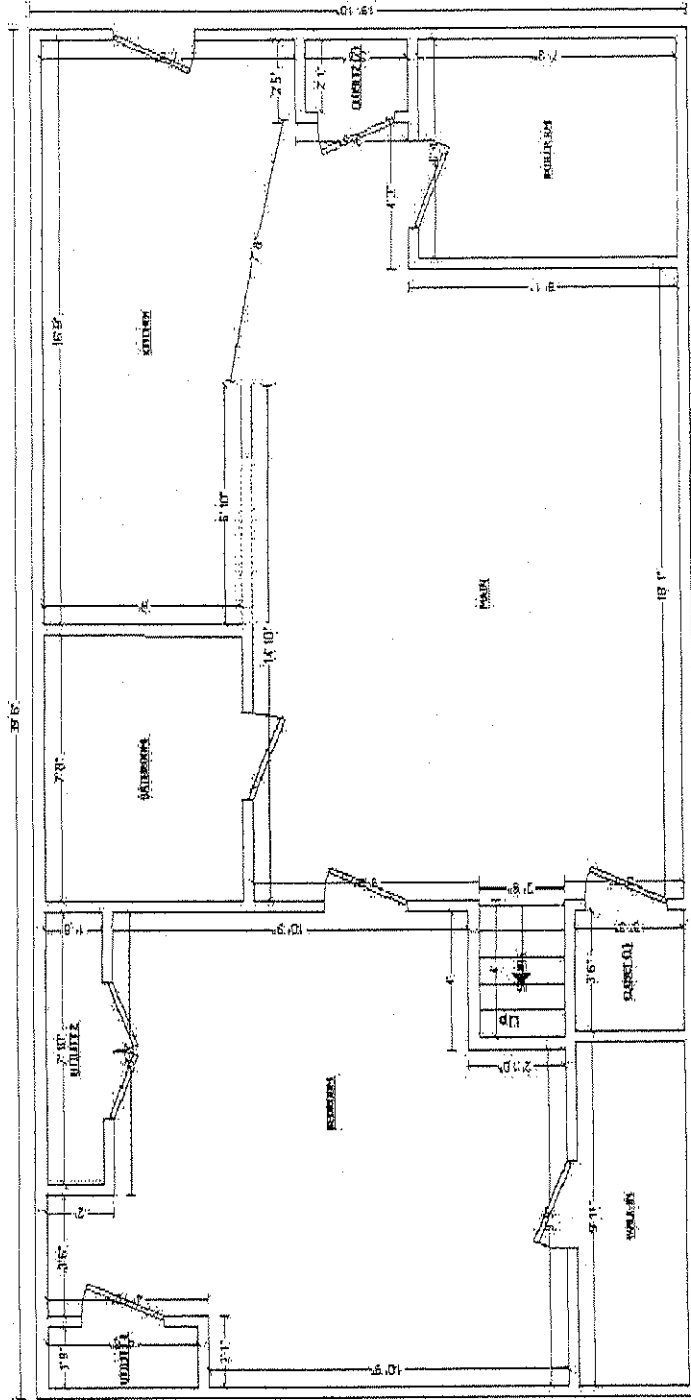
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Alexandra Fajardo

**Servicemaster Professional**

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Basement



Basement

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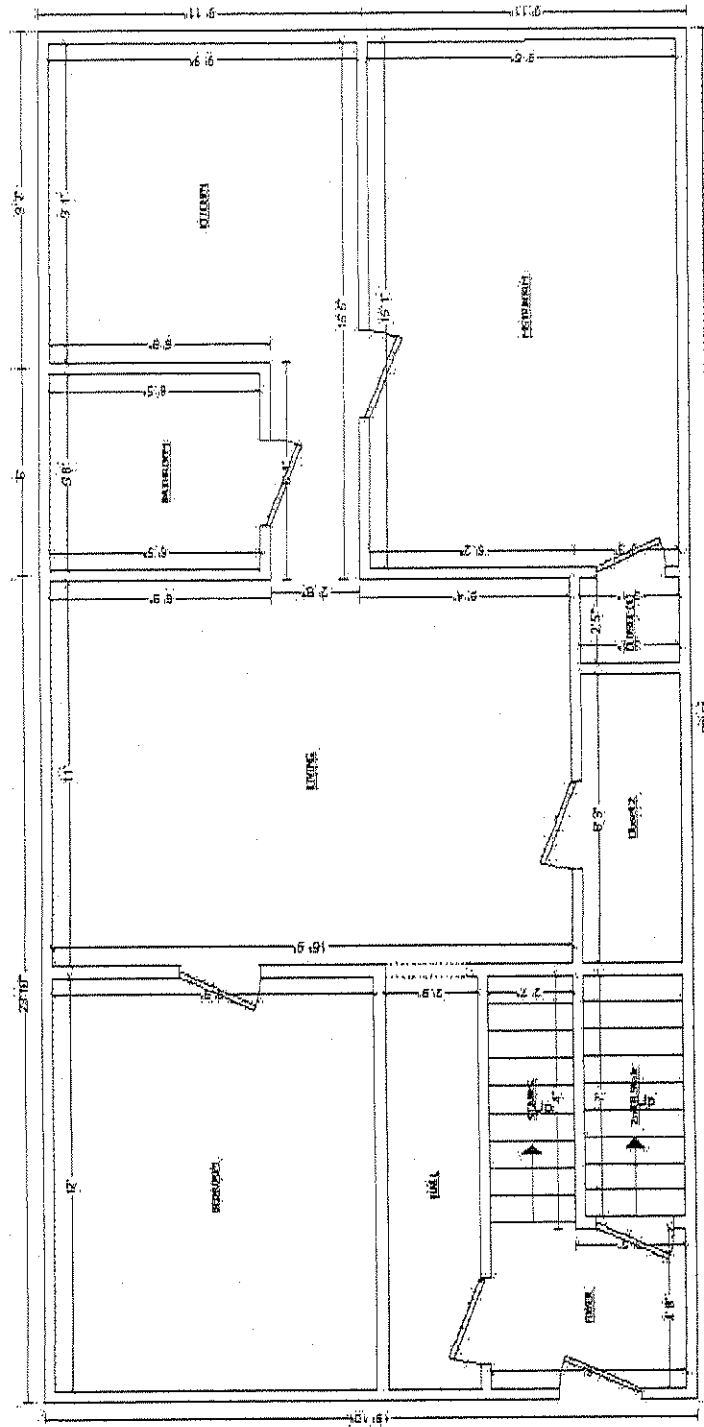
CHERYLHARDING

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First Floor



First Floor

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CHERYL HARDING



CHERYL HARDING

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**Clean**

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The service you deserve*

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**Servicemaster Professional Of Dade**  
122 SW 117 ct  
Miami Dade FL 33186  
(888)243-5769  
(866) 939-5462

## **FAX TRANSMITTAL**

Wednesday October 11, 2006 02:29 PM

To: Eric Cooleen  
At: (631) 577-7116 Fax

From: Bradley Vercosa  
At:

Concerning: Harding, Cheryl - Job 1198 (Vandalism to 2n  
Estimate Ready for review

**Note:**

UPZ5304

Cheryl Harding  
UPZ5304

113569074



8

## STATEMENT OF AUTHORIZATION &amp; SATISFACTION

I, \_\_\_\_\_, authorize ServiceMaster Professional Cleaning of College Point, Inc. to proceed with cleaning/repairs as necessary at the above address, subject to price agreement by my Insurance and /or Adjusting Company.

I authorize and instruct direct payment to be made to ServiceMaster Professional Cleaning of College Point, Inc. or to include the name of ServiceMaster Professional Cleaning of College Point, Inc. on any settlement check issued to me by above Insurance and /or Adjusting Company, upon completion of work.

Note: I understand that I am liable for payment of any deductible upon completion of work and for any and all charges not covered by my insurance company. I further understand that the total cost of cleaning and /or repairs shall be made payable on or before thirty (30) days after completion of work or upon receipt of insurance payment, whichever comes first. I also accept responsibility for any equipment left on premises in conjunction with the restoration services.

I further agree that: If any bill or services shall not be paid when due, then all of the principle and interest shall at the election of ServiceMaster Professional Cleaning of College Point, Inc. become due and payable at once and from the date of such election this bill shall bear interest of 2% per annum. The makers, endorsers, guarantors or sureties hereby jointly and severally agree to pay all costs of collection including reasonable attorney's fees. If the unpaid balance is referred to an attorney for collection, the undersigned authorizes any attorney of record to confess judgment to be entered, by any Court which may have jurisdiction, at any time after default in payment shall occur and hereby waive all exceptions to the extent permitted by law.

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

This is to certify that the repairs made by ServiceMaster Professional Cleaning of College Point, Inc. at the above mentioned property have been completed to our entire satisfaction. We therefore release ServiceMaster Professional Cleaning of College Point, Inc. from any further liability. These services were necessitated by a fire/water/sewage damage loss suffered on (Date): \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

(Insured/Claimant or Acting Agent)

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

ServiceMaster Rep's Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Servicemaster Professional**

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Tax ID: 11-3569074

Insured: Cheryl Harding

Home: (718) 319-0318

Property: 2421 Buck Street  
Bronx, NY 10461

Claim Rep: Frank Serino

Estimator: Alexandra Fajardo

Claim Number	Policy Number	Type of Loss	Deductible
UPZ5304	.	Water Damage	\$0.00

Dates:

Date of Loss: 09/06/2006

Date Received: 09/06/2006

Date Inspected: 09/06/2006

Date Entered: 09/07/2006

Price List: NYMN4S6C

Restoration/Service/Remodel

Estimate: CHERYLHARDING

Received on 9/6/06 at 11:30am. Spoke to insured on 9/6/06 at 11:45am. Scheduled to be out on site on 9/6/06 at 1:00pm. On site for EMS on 9/6/06 at 1:30pm.

DOL: 9/6/06 CAUSE OF LOSS: Vandalism of clogged toilets and sinks on 2nd floor flooded 1st floor and basement. Carpet affected in Basement. Ceilings, floors and Walls all affected. Plaster walls. Visible mold was found in the Basement

Thank you for choosing ServiceMaster professional Cleaning of College Point, Inc.

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## CHERYLHARDING

## Area Items: CHERYLHARDING

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Air mover (per 24 hour period) - No monitoring We had 15 Air movers from Sep.07 to Sep.19. We charged for 9 days	135.00 EA	0.00	24.20	3,267.00
Dehumidifier (per 24 hour period) - No monitoring We had 6 DH from Sep.07 to Sep.19. We charged for 6 days.	54.00 EA	0.00	43.00	2,322.00
Add for HEPA filter (for negative air exhaust fan - Large)	9.00 EA	0.00	208.31	1,874.79
Equipment setup, take down, and monitoring (hourly charge)	8.00 HR	0.00	41.88	335.04
Dumpster load - Approx. 30 yards, 5-7 tons of debris	3.00 EA	875.00	0.00	2,625.00
Add for personal protective equipment (hazardous cleanup)	30.00 EA	0.00	10.90	327.00
Cleaning Remediation Technician	128.00 HR	0.00	41.88	5,360.64
Containment Barrier/Airlock/Decon. Chamber	200.00 SF	0.00	0.63	126.00

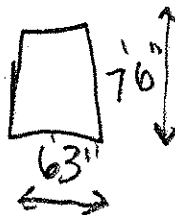
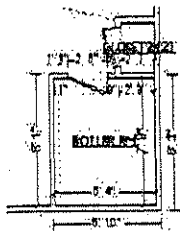
Area Items Total: CHERYLHARDING

16,237.47

## Basement

Room: BOILER RM

Ceiling Height: 8'



225.33 SF Walls  
274.42 SF Walls & Ceiling  
5.45 SY Flooring  
28.17 LF Ceil. Perimeter

49.08 SF Ceiling  
49.08 SF Floor  
28.17 LF Floor Perimeter

OFFSET  
3'x-2'4"

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal.	229.62 SF	0.63	0.00	144.66
Remove Batt insulation - 6" - R19	49.08 SF	0.34	0.00	16.69
Apply anti-microbial agent	49.08 SF	0.00	0.23	11.29
Clean floor	49.08 SF	0.00	0.33	16.20

## MOLD REMEDIATION

HEPA Vacuuming - Detailed - (PER SF)	274.42 SF	0.00	0.70	192.09
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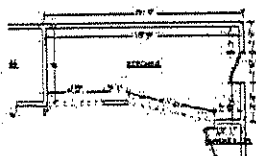
CHERYLHARDING

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## CONTINUED - BOILER RM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Sand wood	49.08 SF	0.00	4.16	204.17 out
Paint the ceiling - two coats	49.08 SF	0.00	0.84	41.23
Apply anti-microbial agent	274.42 SF	0.00	0.23	63.12
Apply anti-microbial agent	49.08 SF	0.00	0.23	11.29
Room Totals: BOILER RM				700.74



## Room: KITCHEN

Ceiling Height: 8'

285.65 SF Walls  
397.54 SF Walls & Ceiling  
12.43 SY Flooring  
39.66 LF Ceil. Perimeter111.89 SF Ceiling  
111.89 SF Floor  
34.91 LF Floor PerimeterMissing Wall: 1 - 4'9" X 6'8"  
Missing Wall: 1 - 7'8" X 8'0"Opens into MAIN  
Opens into MAINGoes to Floor  
Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	61.60 SF	0.82	0.00	50.51
Tear out wet drywall, cleanup, bag for disposal	397.54 SF	0.63	0.00	250.45
Remove Batt insulation - 6" - R19	111.89 SF	0.34	0.00	38.04
Apply anti-microbial agent	111.89 SF	0.00	0.23	25.73
Clean floor	111.89 SF	0.00	0.33	36.92
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	397.54 SF	0.00	0.70	278.28
Sand wood	111.89 SF	0.00	4.16	465.46 out

CHERYLHARDING

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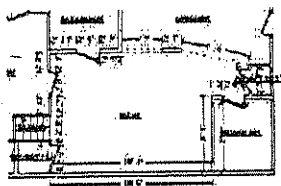


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## CONTINUED - KITCHEN

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Paint the ceiling - two coats	111.89 SF	0.00	0.84	93.99
Apply anti-microbial agent	397.54 SF	0.00	0.23	91.43
Apply anti-microbial agent	111.89 SF	0.00	0.23	25.73
Room Totals: KITCHEN				1,356.54



### Room: MAIN

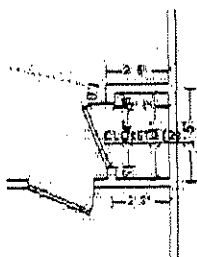
Ceiling Height: 8'

440.32 SF Walls	247.80 SF Ceiling
688.12 SF Walls & Ceiling	247.80 SF Floor
27.53 SY Flooring	54.25 LF Floor Perimeter
59.00 LF Ceil. Perimeter	



18' x 12'6"

Missing Wall:	1 - 2'6" X 17'0"	Opens into STAIRS	Goes to Floor/Ceiling
Missing Wall:	1 - 4'9" X 6'8"	Opens into KITCHEN	Goes to Floor
Missing Wall:	1 - 7'8" X 8'0"	Opens into KITCHEN	Goes to Floor/Ceiling



### Subroom 2: CLOSET2

Ceiling Height: 8'

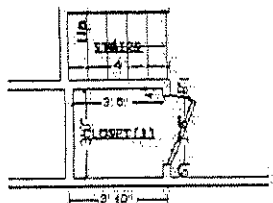
82.67 SF Walls	6.42 SF Ceiling
89.09 SF Walls & Ceiling	6.42 SF Floor
0.71 SY Flooring	10.33 LF Floor Perimeter
10.33 LF Ceil. Perimeter	



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**Subroom 1: CLOSET**

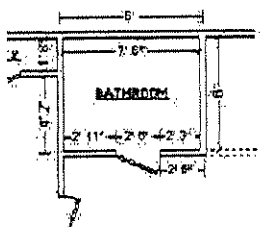
Ceiling Height: 8'

108.02 SF Walls	11.38 SF Ceiling
119.40 SF Walls & Ceiling	11.38 SF Floor
1.26 SY Flooring	13.50 LF Floor Perimeter
13.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	896.60 SF	0.63	0.00	564.86
Remove Batt insulation - 6" - R19	265.60 SF	0.34	0.00	90.30
Apply anti-microbial agent	265.60 SF	0.00	0.23	61.09
Clean floor	265.60 SF	0.00	0.33	87.65
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	896.60 SF	0.00	0.70	627.62
Sand wood	265.60 SF	0.00	4.16	1,104.90
Paint the ceiling - two coats	265.60 SF	0.00	0.84	223.10
Apply anti-microbial agent	896.60 SF	0.00	0.23	206.22
Apply anti-microbial agent	265.60 SF	0.00	0.23	61.09

Room Totals: MAIN

3,026.83



**Room: BATHROOM**

Ceiling Height: 8'

218.68 SF Walls	46.00 SF Ceiling
264.69 SF Walls & Ceiling	46.00 SF Floor
5.11 SY Flooring	27.34 LF Floor Perimeter
27.34 LF Ceil. Perimeter	

5' x 6' 0"

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	264.69 SF	0.63	0.00	166.75
Remove Batt insulation - 6" - R19	46.00 SF	0.34	0.00	15.64
Apply anti-microbial agent	46.00 SF	0.00	0.23	10.58
Clean floor	46.00 SF	0.00	0.33	15.18

CHERYLHARDING

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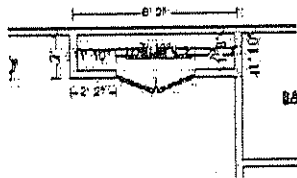
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**CONTINUED - BATHROOM**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	264.69 SF	0.00	0.70	185.28
Sand wood	46.00 SF	0.00	4.16	191.36
Paint the ceiling - two coats	46.00 SF	0.00	0.84	38.64
Apply anti-microbial agent	264.69 SF	0.00	0.23	60.88
Apply anti-microbial agent	46.00 SF	0.00	0.23	10.58
Room Totals: BATHROOM				694.89



**Room: UTILITY 2**

**Ceiling Height: 8'**

152.00 SF Walls	13.06 SF Ceiling
165.06 SF Walls & Ceiling	13.06 SF Floor
1.45 SY Flooring	19.00 LF Floor Perimeter
19.00 LF Ceil. Perimeter	

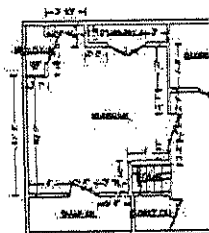
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	165.06 SF	0.63	0.00	103.99
Remove Batt insulation - 6" - R19	13.06 SF	0.34	0.00	4.44
Apply anti-microbial agent	13.06 SF	0.00	0.23	3.00
Clean floor	13.06 SF	0.00	0.33	4.31
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	165.06 SF	0.00	0.70	115.54
Sand wood	13.06 SF	0.00	4.16	54.33
Paint the ceiling - two coats	13.06 SF	0.00	0.84	10.97
Apply anti-microbial agent	165.06 SF	0.00	0.23	37.96
Apply anti-microbial agent	13.06 SF	0.00	0.23	3.00

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## CONTINUED - UTILITY 2

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: UTILITY 2				337.54



## Room: BEDROOM

Ceiling Height: 8'

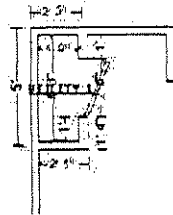
469.34 SF Walls	176.54 SF Ceiling
645.88 SF Walls & Ceiling	176.54 SF Floor
19.62 SY Flooring	58.67 LF Floor Perimeter
58.67 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	645.88 SF	0.63	0.00	406.90
Remove Batt insulation - 6" - R19	176.54 SF	0.34	0.00	60.02
Apply anti-microbial agent	176.54 SF	0.00	0.23	40.60
Clean floor	176.54 SF	0.00	0.33	58.26
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	645.88 SF	0.00	0.70	452.12
Sand wood	176.54 SF	0.00	4.16	734.41
Paint the ceiling - two coats	176.54 SF	0.00	0.84	148.29
Apply anti-microbial agent	645.88 SF	0.00	0.23	148.55
Apply anti-microbial agent	176.54 SF	0.00	0.23	40.60
Room Totals: BEDROOM				2,089.75



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**Room: UTILITY 1**

**Ceiling Height: 8'**

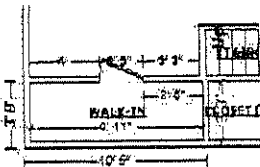
100.00 SF Walls  
107.88 SF Walls & Ceiling  
0.88 SY Flooring  
12.50 LF Ceil. Perimeter

7.88 SF Ceiling  
7.88 SF Floor  
12.50 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	107.88 SF	0.63	0.00	67.96
Remove Batt insulation - 6" - R19	7.88 SF	0.34	0.00	2.68
Apply anti-microbial agent	7.88 SF	0.00	0.23	1.81
Clean floor	7.88 SF	0.00	0.33	2.60
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	107.88 SF	0.00	0.70	75.52
Sand wood	7.88 SF	0.00	4.16	32.78
Paint the ceiling - two coats	7.88 SF	0.00	0.84	6.62
Apply anti-microbial agent	107.88 SF	0.00	0.23	24.81
Apply anti-microbial agent	7.88 SF	0.00	0.23	1.81

Room Totals: UTILITY 1

216.59



**Room: WALK-IN**

**Ceiling Height: 8'**

210.66 SF Walls  
242.89 SF Walls & Ceiling  
3.58 SY Flooring  
26.33 LF Ceil. Perimeter

32.23 SF Ceiling  
32.23 SF Floor  
26.33 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	242.89 SF	0.63	0.00	153.02
Remove Batt insulation - 6" - R19	32.23 SF	0.34	0.00	10.96
Apply anti-microbial agent	32.23 SF	0.00	0.23	7.41
Clean floor	32.23 SF	0.00	0.33	10.64

CHERYLHARDING

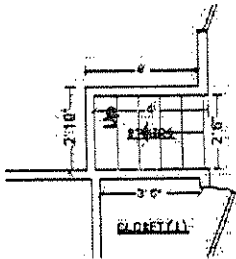
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## CONTINUED - WALK-IN

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	242.89 SF	0.00	0.70	170.02
Sand wood	32.23 SF	0.00	4.16	134.08
Paint the ceiling - two coats	32.23 SF	0.00	0.84	27.07
Apply anti-microbial agent	242.89 SF	0.00	0.23	55.86
Apply anti-microbial agent	32.23 SF	0.00	0.23	7.41
Room Totals: WALK-IN				576.47



## Room: STAIRS

Ceiling Height: 17'

115.87 SF Walls	9.59 SF Ceiling
125.45 SF Walls & Ceiling	33.11 SF Floor
3.68 SY Flooring	20.41 LF Floor Perimeter
7.67 LF Ceil. Perimeter	

Missing Wall: 1 - 2'6" X 17'0"

Opens into MAIN

Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet drywall, cleanup, bag for disposal	0.00 SF			Pending
Tear out wet non-salvageable carpet, cut/bag - black water	33.11 SF	0.44	0.00	14.57
Apply anti-microbial agent	33.11 SF	0.00	0.23	7.62
Clean floor	33.11 SF	0.00	0.33	10.93

**MOLD REMEDIATION**

HEPA Vacuuming - Detailed - (PER SF)	0.00 SF			Pending
Sand wood	9.59 SF			Pending

CHERYLHARDING

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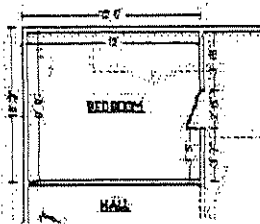
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**CONTINUED - STAIRS**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Paint the ceiling - two coats	9.59 SF			Pending
Apply anti-microbial agent	125.45 SF			Pending
Apply anti-microbial agent	33.11 SF	0.00	0.23	7.62
Room Totals: STAIRS				40.74
Area Items Total: Basement				9,040.09

**First Floor**

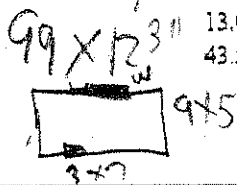


**Room: BEDROOM**

**Ceiling Height: 8'**

348.00 SF Walls  
465.00 SF Walls & Ceiling  
13.00 SY Flooring  
43.50 LF Ceil. Perimeter

117.00 SF Ceiling  
117.00 SF Floor  
43.50 LF Floor Perimeter



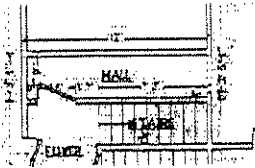
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove <del>Two coat</del> plaster (no lath)	465.00 SF	0.82	0.00	381.30
Remove Batt insulation <del>6" R19</del>	175.20 SF	0.34	0.00	59.57
Tear out non-salv wood flr & bag for disposal	58.50 SF	2.49	0.00	145.67
Apply anti-microbial agent	117.00 SF	0.00	0.23	26.91
Clean floor	117.00 SF	0.00	0.33	38.61
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	465.00 SF	0.00	0.70	325.50
<del>Sand wood</del>	465.00 SF	0.00	4.16	1,954.40
Paint the walls and ceiling - two coats	465.00 SF	0.00	0.84	390.60
Apply anti-microbial agent	465.00 SF	0.00	0.23	106.95
Apply anti-microbial agent	117.00 SF	0.00	0.23	26.91

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## CONTINUED - BEDROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: BEDROOM				3,436.42



## Room: HALL

Ceiling Height: 8'

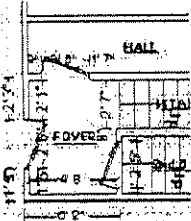
219.89 SF Walls	33.00 SF Ceiling
252.89 SF Walls & Ceiling	33.00 SF Floor
3.67 SY Flooring	27.08 LF Floor Perimeter
29.50 LF Ceil. Perimeter	

Missing Wall:	1 - 2'5" X 6'8"	Opens into LIVING	Goes to Floor		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
<del>Remove Two coat plaster (no lath)</del>	105.00 SF	0.82	0.00	86.10	
Tear out non-selv wood flr & bag for disposal	33.00 SF	2.49	0.00	82.17	
Apply anti-microbial agent	33.00 SF	0.00	0.23	7.59	
Clean floor	33.00 SF	0.00	0.33	10.89	
<b>MOLD REMEDIATION</b>					
HEPA Vacuuming - Detailed - (PER SF)	105.00 SF	0.00	0.70	73.50	
Sand-wood- <i>OST</i>	105.00 SF	0.00	4.16	436.80	
Paint more than the ceiling - two coats	105.00 SF	0.00	0.84	88.20	
Apply anti-microbial agent	42.80 SF	0.00	0.23	9.84	
Apply anti-microbial agent	33.00 SF	0.00	0.23	7.59	
Room Totals: HALL				802.68	



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**Room: FOYER**

Ceiling Height: 8'

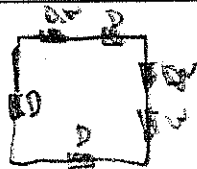
151.34 SF Walls	28.43 SF Ceiling
179.77 SF Walls & Ceiling	28.43 SF Floor
3.16 SY Flooring	18.92 LF Floor Perimeter
18.92 LF Ceil. Perimeter	

Missing Wall: 1 - 2'7" X 17'0"

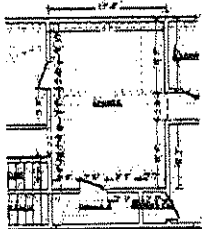
Opens into STAIRS

Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	28.00 SF	0.00	0.23	6.44
Clean floor	28.00 SF	0.00	0.33	9.24
Apply anti-microbial agent	28.00 SF	0.00	0.23	6.44
Room Totals: FOYER				22.12



10'0" X 15'8" X

**Room: LIVING**

Ceiling Height: 8'

390.56 SF Walls	173.69 SF Ceiling
564.26 SF Walls & Ceiling	173.69 SF Floor
19.30 SY Flooring	48.42 LF Floor Perimeter
50.83 LF Ceil. Perimeter	

Missing Wall: 1 - 2'5" X 6'8"

Opens into HALL

Goes to Floor

Missing Wall: 1 - 2'8" X 8'0"

Opens into KITCHEN

Goes to Floor/Ceiling

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	564.26 SF	0.82	0.00	462.69
Remove Bat insulation - 6" R19	88.00 SF	0.34	0.00	29.92
Tear out non-salv wood flr & bag for disposal	173.69 SF	2.49	0.00	432.49

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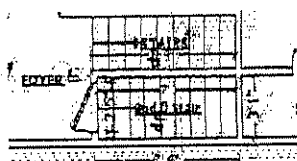
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## CONTINUED - LIVING

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	173.69 SF	0.00	0.23	39.95
Clean floor	173.69 SF	0.00	0.33	57.32
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	564.26 SF	0.00	0.70	394.98
Sand wood	564.26 SF	0.00	4.16	2,347.32
Paint the walls and ceiling - two coats	564.26 SF	0.00	0.84	473.98
Apply anti-microbial agent	564.26 SF	0.00	0.23	129.78
Apply anti-microbial agent	173.69 SF	0.00	0.23	39.95
Room Totals: LIVING				4,408.38



## Room: 2nd fl Stair

Ceiling Height: 17'

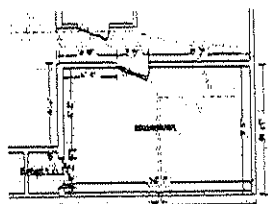
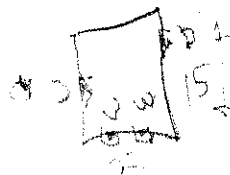
252.08 SF Walls	21.58 SF Ceiling
273.67 SF Walls & Ceiling	51.62 SF Floor
5.74 SY Flooring	25.89 LF Floor Perimeter
17.08 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out wet non-salvageable carpet, cut & bag for disp.	51.62 SF	0.39	0.00	20.13
Apply anti-microbial agent	51.62 SF	0.00	0.23	11.87
Tear out wet drywall, cleanup, bag for disposal	0.00 SF			Pending
Clean floor	51.62 SF	0.00	0.33	17.03
Apply anti-microbial agent	51.62 SF	0.00	0.23	11.87
Room Totals: 2nd fl Stair				60.90



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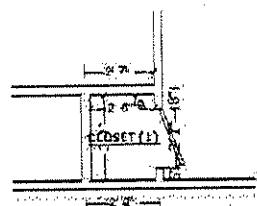
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## Room: MSTREDRM

Ceiling Height: 8'

391.97 SF Walls	142.02 SF Ceiling
533.99 SF Walls & Ceiling	142.02 SF Floor
15.78 SY Flooring	49.00 LF Floor Perimeter
49.00 LF Ceil. Perimeter	



## Subroom 1: CLOSET

Ceiling Height: 8'

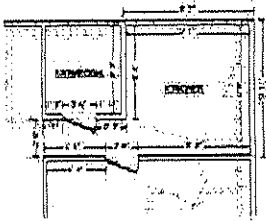
88.02 SF Walls	7.45 SF Ceiling
95.47 SF Walls & Ceiling	7.45 SF Floor
0.83 SY Flooring	11.00 LF Floor Perimeter
11.00 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath) <i>LESS Long wall</i>	508.66 SF	0.82	0.00	417.10
<del>Remove Batt insulation - 6" - R19</del> <i>OK</i>	76.00 SF	0.34	0.00	25.84
Tear out non-salv wood flr & bag for disposal	149.47 SF	2.49	0.00	372.18
Apply anti-microbial agent	149.47 SF	0.00	0.23	34.38
Clean floor	149.47 SF	0.00	0.33	49.33
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	629.46 SF	0.00	0.70	440.62
<del>Sand wood</del>	508.66 SF	0.00	4.16	2,116.03
Paint part of the walls and ceiling - two coats	508.66 SF	0.00	0.84	427.27
Apply anti-microbial agent	629.46 SF	0.00	0.23	144.78
Apply anti-microbial agent	149.47 SF	0.00	0.23	34.38
Room Totals: MSTREDRM				4,061.91

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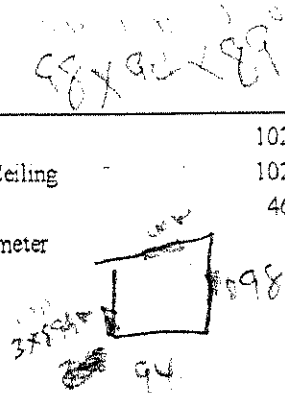



Room: KITCHEN

Ceiling Height: 8'

375.92 SF Walls  
 477.94 SF Walls & Ceiling  
 11.34 SY Flooring  
 46.99 LF Ceil. Perimeter

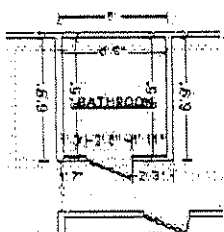
102.03 SF Ceiling  
 102.03 SF Floor  
 46.99 LF Floor Perimeter



Missing Wall:	1 - 2'8" X 8'0"	Opens into LIVING	Goes to Floor/Ceiling	
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	477.94 SF	0.82	0.00	391.91
Remove Batt insulation - 6" - R19	76.80 SF	0.34	0.00	26.11
Tear out non-salvageable vinyl, cut & bag for disposal	102.03 SF	0.96	0.00	97.95
Cabinetry - lower (base) units - Detach & reset	0.00 LF			Pending
Cabinetry - upper (wall) units - Detach & reset	0.00 LF			Pending
Apply anti-microbial agent	102.03 SF	0.00	0.23	23.47
Clean floor	102.03 SF	0.00	0.33	33.67
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	477.94 SF	0.00	0.70	334.56
<del>Sand wood</del> 	477.94 SF	0.00	4.16	1,988.23
Paint the walls and ceiling - two coats	477.94 SF	0.00	0.84	401.47
Apply anti-microbial agent	477.94 SF	0.00	0.23	109.93
Apply anti-microbial agent	102.03 SF	0.00	0.23	23.47
Room Totals: KITCHEN				3,430.77

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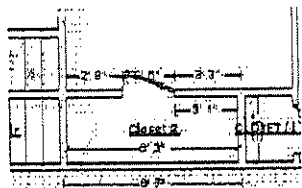
**Room: BATHROOM**

Ceiling Height: 8'

193.10 SF Walls  
229.46 SF Walls & Ceiling  
4.04 SY Flooring  
24.14 LF Ceil. Perimeter

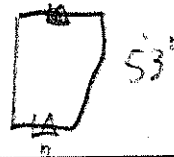
36.36 SF Ceiling  
36.36 SF Floor  
24.14 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	229.46 SF	0.82	0.00	188.16
Remove Batt insulation - 6" - R19	46.40 SF	0.34	0.00	15.78
Remove Ceramic tile	0.00 SF			Pending
Apply anti-microbial agent	36.36 SF	0.00	0.23	8.36
Clean floor	36.36 SF	0.00	0.33	12.00
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	229.46 SF	0.00	0.70	160.62
Sand wood	229.46 SF	0.00	4.16	954.55
Paint the walls and ceiling - two coats	229.46 SF	0.00	0.84	192.75
Apply anti-microbial agent	229.46 SF	0.00	0.23	52.78
Apply anti-microbial agent	36.36 SF	0.00	0.23	8.36
Room Totals: BATHROOM				1,593.36



**Room: Closet 2**

67x53



Ceiling Height: 8'

181.33 SF Walls  
206.77 SF Walls & Ceiling  
2.83 SY Flooring  
22.67 LF Ceil. Perimeter

25.44 SF Ceiling  
25.44 SF Floor  
22.67 LF Floor Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Remove Two coat plaster (no lath)	206.77 SF	0.82	0.00	169.55
Tear out non-selv wood flr & bag for disposal	12.72 SF	2.49	0.00	31.67
Apply anti-microbial agent	25.44 SF	0.00	0.23	5.85

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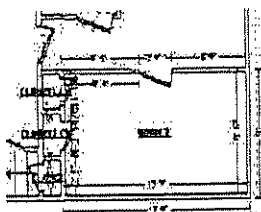
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**CONTINUED - Closet 2**

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Clean floor	25.44 SF	0.00	0.33	8.40
<b>MOLD REMEDIATION</b>				
HEPA Vacuuming - Detailed - (PER SF)	206.77 SF	0.00	0.70	144.74
<del>Sand wood</del>	25.44 SF	0.00	4.16	105.83
Paint the ceiling - two coats	25.44 SF	0.00	0.84	21.37
Apply anti-microbial agent	206.77 SF	0.00	0.23	47.56
Apply anti-microbial agent	25.44 SF	0.00	0.23	5.85
Room Totals: Closet 2				540.82
Area Items Total: First Floor				18,357.36

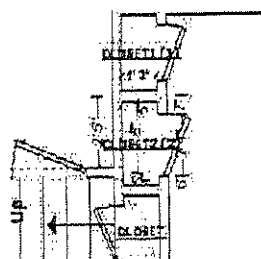
**Second Floor**



**Room: BDRM 3**

**Ceiling Height: 8'**

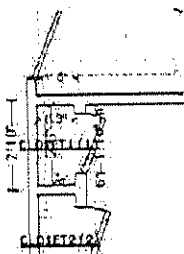
348.01 SF Walls	112.63 SF Ceiling
460.63 SF Walls & Ceiling	112.63 SF Floor
12.51 SY Flooring	43.50 LF Floor Perimeter
43.50 LF Ceil. Perimeter	



**Subroom 2: CLOSET2**

**Ceiling Height: 8'**

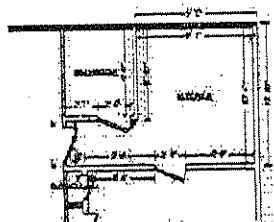
65.34 SF Walls	3.54 SF Ceiling
68.88 SF Walls & Ceiling	3.54 SF Floor
0.39 SY Flooring	8.17 LF Floor Perimeter
8.17 LF Ceil. Perimeter	

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Ceiling Height: 8'

59.99 SF Walls	3.13 SF Ceiling
63.12 SF Walls & Ceiling	3.13 SF Floor
0.35 SY Flooring	7.50 LF Floor Perimeter
7.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	119.29 SF	0.00	0.23	27.44
Clean floor	119.29 SF	0.00	0.33	39.37
Room Totals: BDRM3				66.81

**Room: KITCHEN**

Ceiling Height: 8'

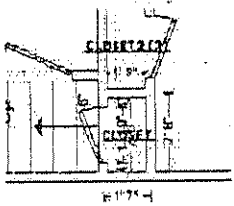
402.67 SF Walls	113.99 SF Ceiling
516.66 SF Walls & Ceiling	113.99 SF Floor
12.67 SY Flooring	50.33 LF Floor Perimeter
50.33 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Cabinetry - lower (base) units - Detach & reset	0.00 LF			Pending
Cabinetry - upper (wall) units - Detach & reset	0.00 LF			Pending
Remove Two coat plaster (no lath)	0.00 SF			Pending
Apply anti-microbial agent	113.99 SF	0.00	0.23	26.22
Clean floor	113.99 SF	0.00	0.33	37.62
Room Totals: KITCHEN				63.84



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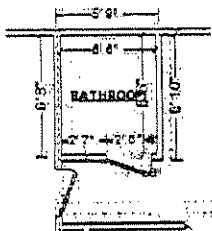


## Room: CLOSET

Ceiling Height: 8'

60.00 SF Walls	3.13 SF Ceiling
63.13 SF Walls & Ceiling	3.13 SF Floor
0.35 SY Flooring	7.50 LF Floor Perimeter
7.50 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	3.13 SF	0.00	0.23	0.72
Clean floor	3.13 SF	0.00	0.33	1.03
Room Totals: CLOSET				1.75

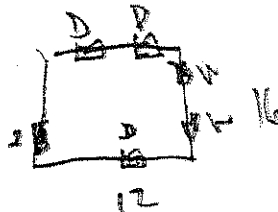


## Room: BATHROOM

Ceiling Height: 8'

190.66 SF Walls	35.21 SF Ceiling
225.87 SF Walls & Ceiling	35.21 SF Floor
3.91 SY Flooring	23.83 LF Floor Perimeter
23.83 LF Ceil. Perimeter	

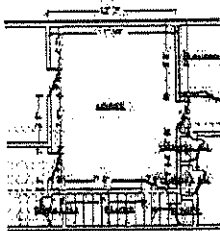
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	35.21 SF	0.00	0.23	8.10
Clean floor	35.21 SF	0.00	0.33	11.62
Room Totals: BATHROOM				19.72



## Room: LIVING

Ceiling Height: 8'

441.00 SF Walls	186.10 SF Ceiling
627.10 SF Walls & Ceiling	186.10 SF Floor
20.68 SY Flooring	55.13 LF Floor Perimeter
55.13 LF Ceil. Perimeter	



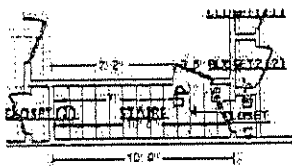
CHERYLHARDING

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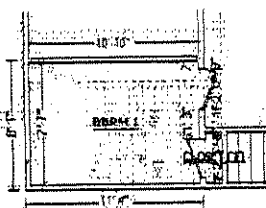
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Tear out non-salv wood flr & bag for disposal	186.10 SF	2.49	0.00	463.39
Apply anti-microbial agent	186.10 SF	0.00	0.23	42.80
Clean floor	186.10 SF	0.00	0.33	61.41
Room Totals: LIVING				567.60

**Room: STAIRS**

Ceiling Height: 17'

296.57 SF Walls	108.51 SF Ceiling
405.08 SF Walls & Ceiling	213.45 SF Floor
23.72 SY Flooring	30.64 LF Floor Perimeter
23.94 LP Ceil. Perimeter	

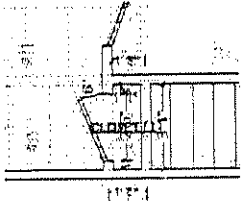
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	32.36 SF	0.00	0.23	7.44
Clean floor	32.36 SF	0.00	0.33	10.68
Room Totals: STAIRS				18.12

**Room: BDRM 1**

Ceiling Height: 8'

294.67 SF Walls	82.16 SF Ceiling
376.83 SF Walls & Ceiling	82.16 SF Floor
9.13 SY Flooring	36.83 LF Floor Perimeter
36.83 LF Ceil. Perimeter	

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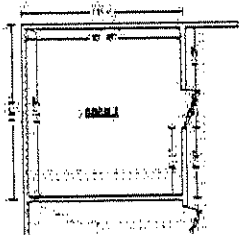


## Subroom 1: CLOSET

Ceiling Height: 8'

67.05 SF Walls	3.34 SF Ceiling
70.39 SF Walls & Ceiling	3.34 SF Floor
0.37 SY Flooring	8.38 LF Floor Perimeter
8.38 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	85.50 SF	0.00	0.23	19.67
Clean floor	85.50 SF	0.00	0.33	28.22
Room Totals: BDRM1				47.89



## Room: BDRM 2

Ceiling Height: 8'

353.34 SF Walls	121.88 SF Ceiling
475.22 SF Walls & Ceiling	121.88 SF Floor
13.54 SY Flooring	44.17 LF Floor Perimeter
44.17 LF Ceil. Perimeter	

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Apply anti-microbial agent	121.88 SF	0.00	0.23	28.03
Clean floor	121.88 SF	0.00	0.33	40.22
Room Totals: BDRM 2				68.25
Area Items Total: Second Floor				853.98
Line Item Totals: CHERYLHARDING				44,488.90

~~Confidential~~ ~~Copyright~~ ~~Professional~~

**Servicemaster Professional**

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**Grand Total Areas:**

7,672.53 SF Walls	2,113.96 SF Ceiling	9,786.49 SF Walls and Ceiling
2,167.53 SF Floor	240.84 SY Flooring	956.98 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	949.77 LF Ceil. Perimeter
2,374.65 Floor Area	2,335.34 Total Area	8,187.11 Interior Wall Area
2,998.77 Exterior Wall Area	354.50 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



**Servicemaster Professional**

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**Summary for Water Damage**

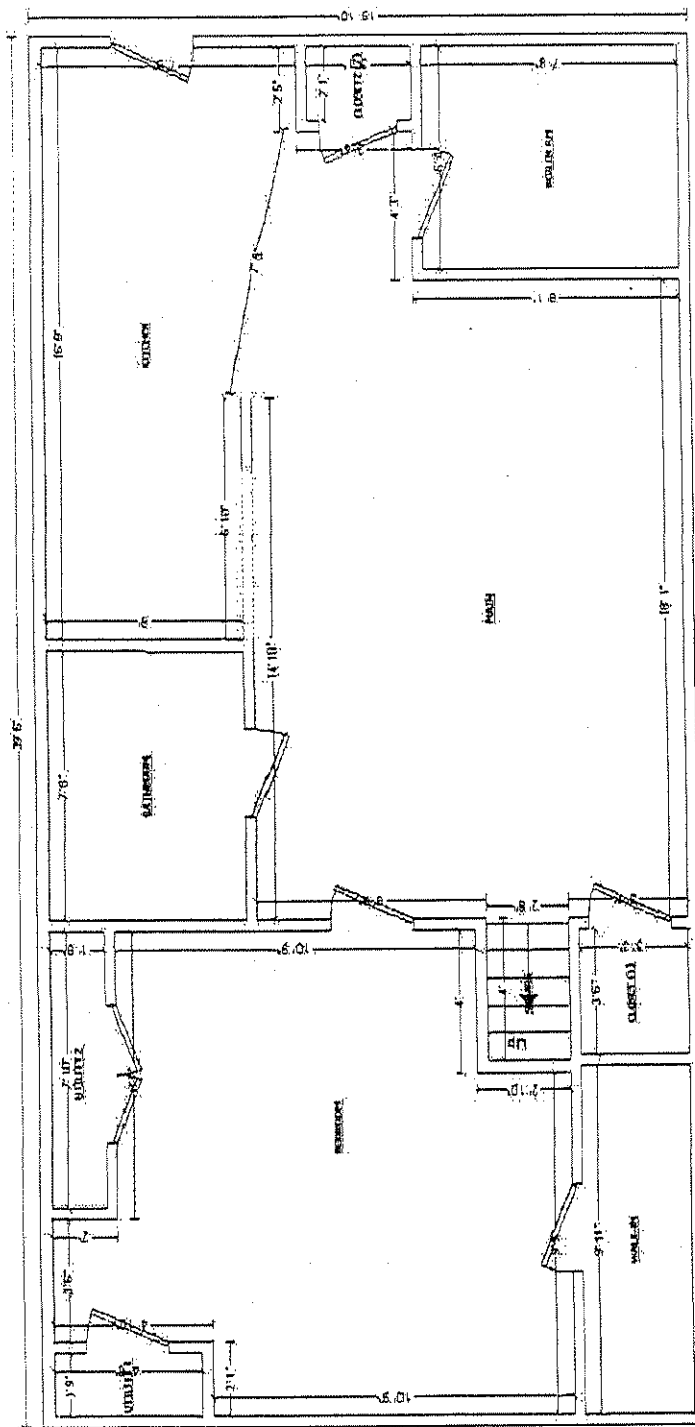
Line Item Total				44,488.90
Total Tax(Rep-Maint)	@	8.375% x	44,488.90	3725.95
Replacement Cost Value				48,214.85
Net Claim				48,214.85

Alexandra Fajardo

**Servicemaster** *Quality* **Servicemaster Professional**

PO BOX 564307  
 College Point NY 11356  
 718-461-4357  
 718-939-5462 Fax  
 Tax ID: 11-3569074

Basement



Basement

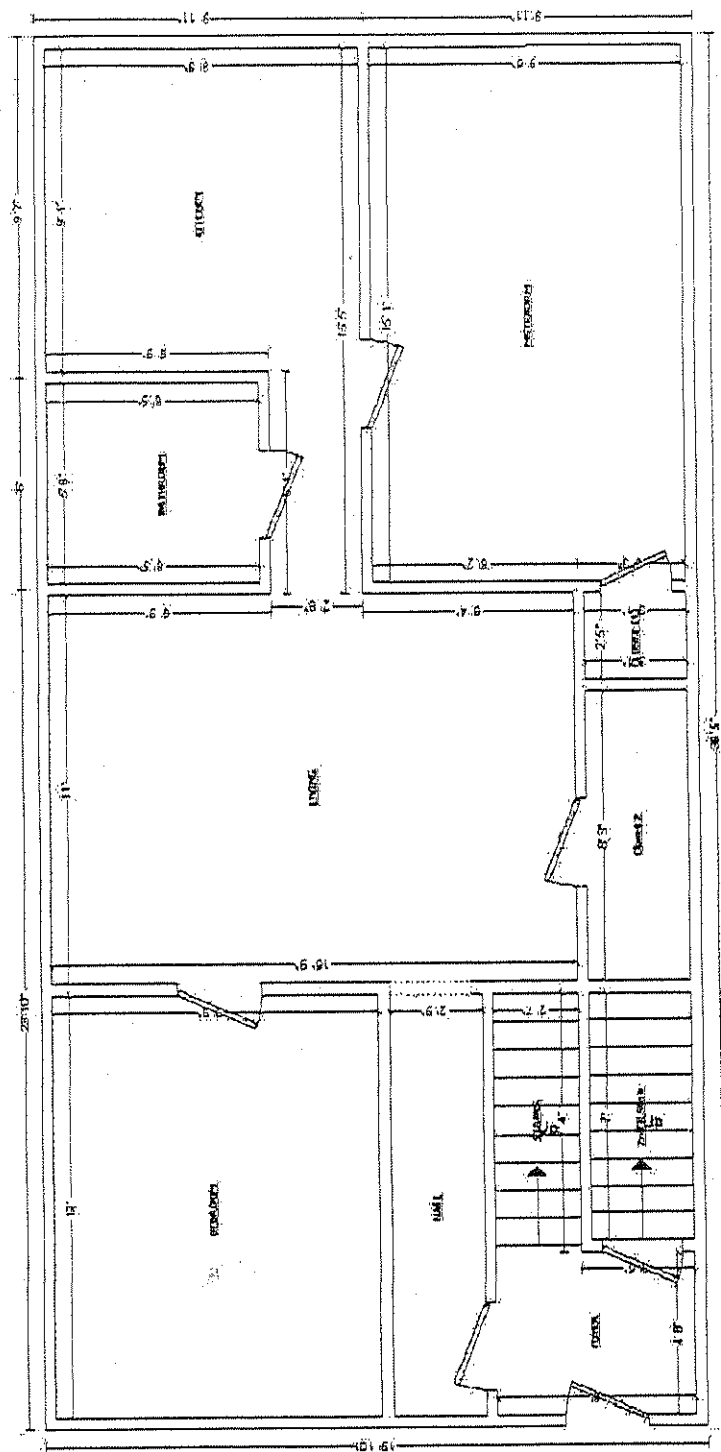
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CHERYLHARDING

## Servicemaster Professional

PO BOX 564307  
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718-939-5462 Fax  
Tax ID: 11-3569074

**First Floor**



24

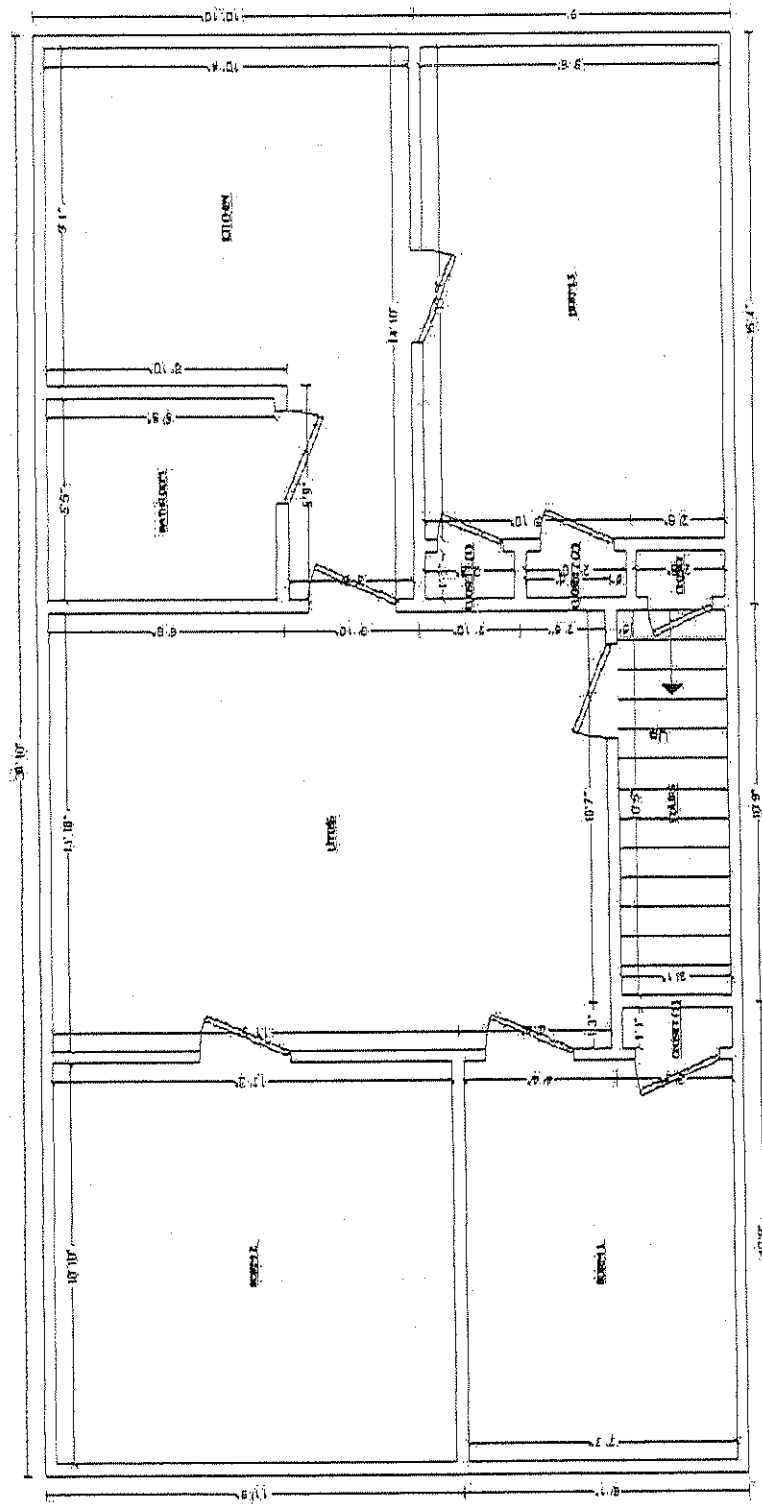
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CHERYL HARRING

**Servicemaster Professional**

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718-461-4357  
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Tax ID: 11-3569074

Second Floor



Second Floor

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CHERYL HARDING



Rebuild General Contractors, Inc.  
P.O. BOX 143  
Bedford, New York 10506  
1-914-234-9669 FAX #  
1-914-234-6588  
FED. ID # 13 2993239

MELVILLE, NY / DR JUN

# Invoice

DATE	INVOICE #
9/25/2006	6325

BILL TO	INSURED
Serino, Frank St. Paul's Travelers P.O. Box 879 Brookfield, Ct. 06804	Harding & Cyntje 2421 Buck Street Bronx, NY 10461

DUE DATE	CLAIM #
10/18/2006	UPZ 5304

ITEM	DESCRIPTION	QTY/HRS	RATE	AMOUNT
1 file creat.	File creation	1	50.00	50.00
2mil. Charge.	Mileage Charge	60	0.51	30.60
3Travel	Travel Time	2	130.00	260.00
5Appraisal	On Site Inspection & Exam., Measurement & Specification, Report Preparation, Inspection Observation Report, Appraisal Report.	9	130.00	1,170.00
6Clerical	Clerical work	1.5	75.00	112.50
8Post	Postage/Shipping/Telephone/Etc.	1	8.00	8.00

Please show invoice # on all payments. A service charge of 1% per month will be charged on all past due invoices. Thank you.

Subtotal	1,631.10
7.5% Tax	
<b>Total</b>	<b>1,631.10</b>

**PAST DUE**

**PLEASE REMIT**

1/21/07

ALLWAYS ELECTRIC CORP.

262 ORINOCO DRIVE  
 BRIGHTWATERS, NY 11718  
 631-666-0477  
 FAX 631-666-0479

**Invoice**

Date	JOB #
9/13/2006	W3823-1

Bill To
TRAVELERS INSURANCE P.O.BOX 879 BROOKFIELD, CT 06804

JOB NAME
HARDING RESIDENCE 2421 BUCK STREET BRONX, NY

ATTN: Eric Cooley

Qty	Description	Rate	Amount
1	APPRAISAL FEE	270.00	270.00T
	PAYMENT DUE IN FULL		
	Sales Tax	8.375%	22.61
<p>TAX ID # 112300137</p>			
<p>THANK YOU JOSEPH ALOIA RB</p>			<p><b>Total</b> \$292.61</p>



INSIGHT ENVIRONMENTAL, INC.  
74 EAST MAIN STREET, SUITE 1  
PATCHOGUE, NY 11772

**INVOICE**

DATE

INVOICE #

9/28/2006

1578

**BILL TO:**

TRAVELER'S INSURANCE COMPANY  
PO BOX 879  
BROOKFIELD, CT 06804  
ATTN: FRANK SERINO

1ST  
FEB 2007

		P.O. No.	TERMS	PROJECT #
			NET 30	06-0332
QUANTITY	DESCRIPTION	RATE		AMOUNT
5	RESIDENTIAL FUNGAL INVESTIGATION (CLAIM#UPZ5304, 2421 BUCK STREET, BRONX, NY) FUNGAL STRUCTURES IN AIR	125.00		625.00
6		85.00		510.00

A 1.5% FINANCE CHARGE WILL BE APPLIED TO INVOICES OVER 30 DAYS

PHONE #

631-654-2780

FAX #

631-654-2781

FEDERAL EMPLOYMENT IDENTIFICATION NUMBER: 01-0608029

(MOLD REPORT)

**AFFIDAVIT OF SERVICE BY MAIL**

STATE OF NEW YORK     )  
  ) SS.:  
COUNTY OF SUFFOLK    )

**ROSALIE SCHREIBER**, being duly sworn deposes and says:

That deponent is not a party to this action, is over eighteen (18) years of age and resides in East Rockaway, New York 11518.

That on the 13<sup>th</sup> day of February, 2008, deponent served the within  
**RESPONSE TO PLAINTIFFS' DEMAND FOR PRODUCTION OF  
DOCUMENTS AND THINGS** upon:

WILKOFISKY, FRIEDMAN, KAREL & CUMMINS  
Attorneys for Plaintiffs  
299 Broadway, Suite 1700  
New York, New York 10007

the addresses designated by said attorney(s) for that purpose by depositing a true copy of same enclosed in a postpaid properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Post Office Department within the State of New York.

  
\_\_\_\_\_  
**ROSALIE SCHREIBER**

Sworn to before me this  
13<sup>th</sup> day of February, 2008

  
\_\_\_\_\_  
**NOTARY PUBLIC**

ANITA MATOS  
Notary Public, State of New York  
No. 01MA4705652  
Qualified in Suffolk County  
Commission Expires 6/30/2011

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
SHERYL HARDING and MILTON CYNTJE

CV 111810/07

Plaintiffs,

- against -

THE AUTOMOBILE INSURANCE COMPANY  
OF HARTFORD, CONNECTICUT,

Defendant.  
-----X

=====

**RESPONSE TO PLAINTIFF'S DEMAND FOR  
PRODUCTION OF DOCUMENTS AND THINGS**

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SPEYER & PERLBERG, LLP  
Attorneys for Defendant  
115 Broadhollow Road, Suite 250  
Melville, New York 11747  
(631) 673-6670  
Our File No.: 06-174 DMP/MEG